

Thomas R. Goodwin

REPLACEMENT DRAWING

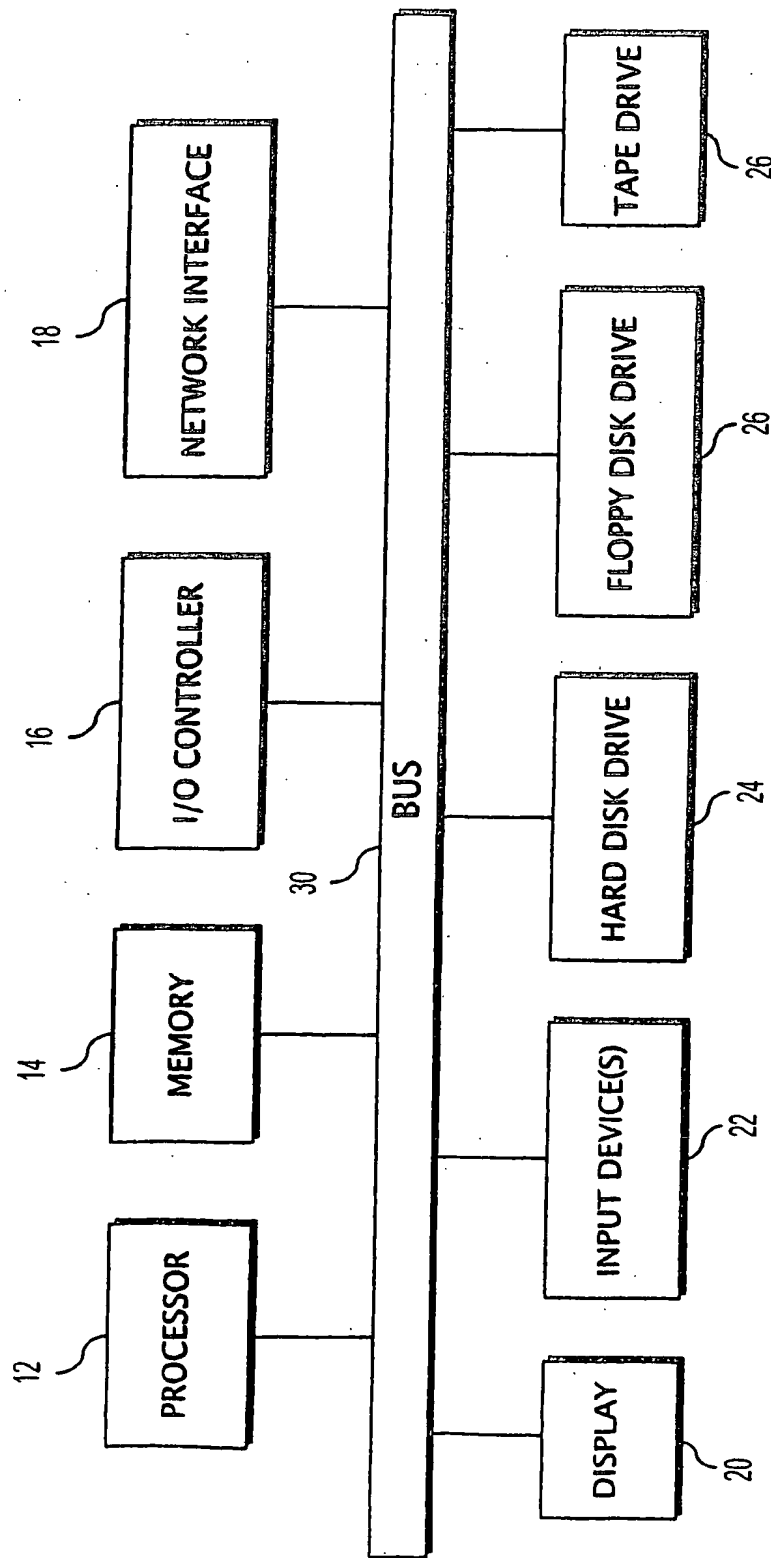


FIG. 1

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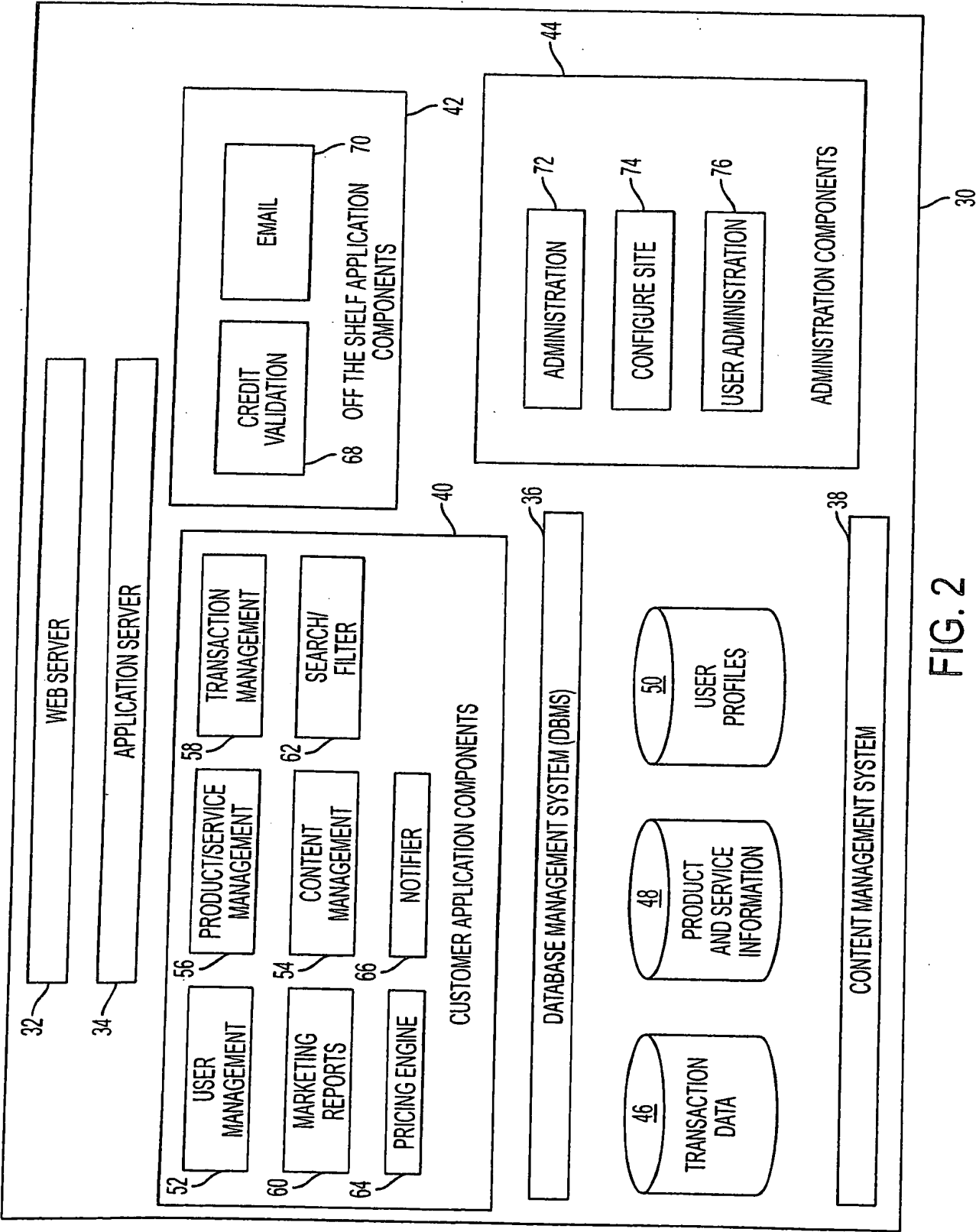


FIG. 2

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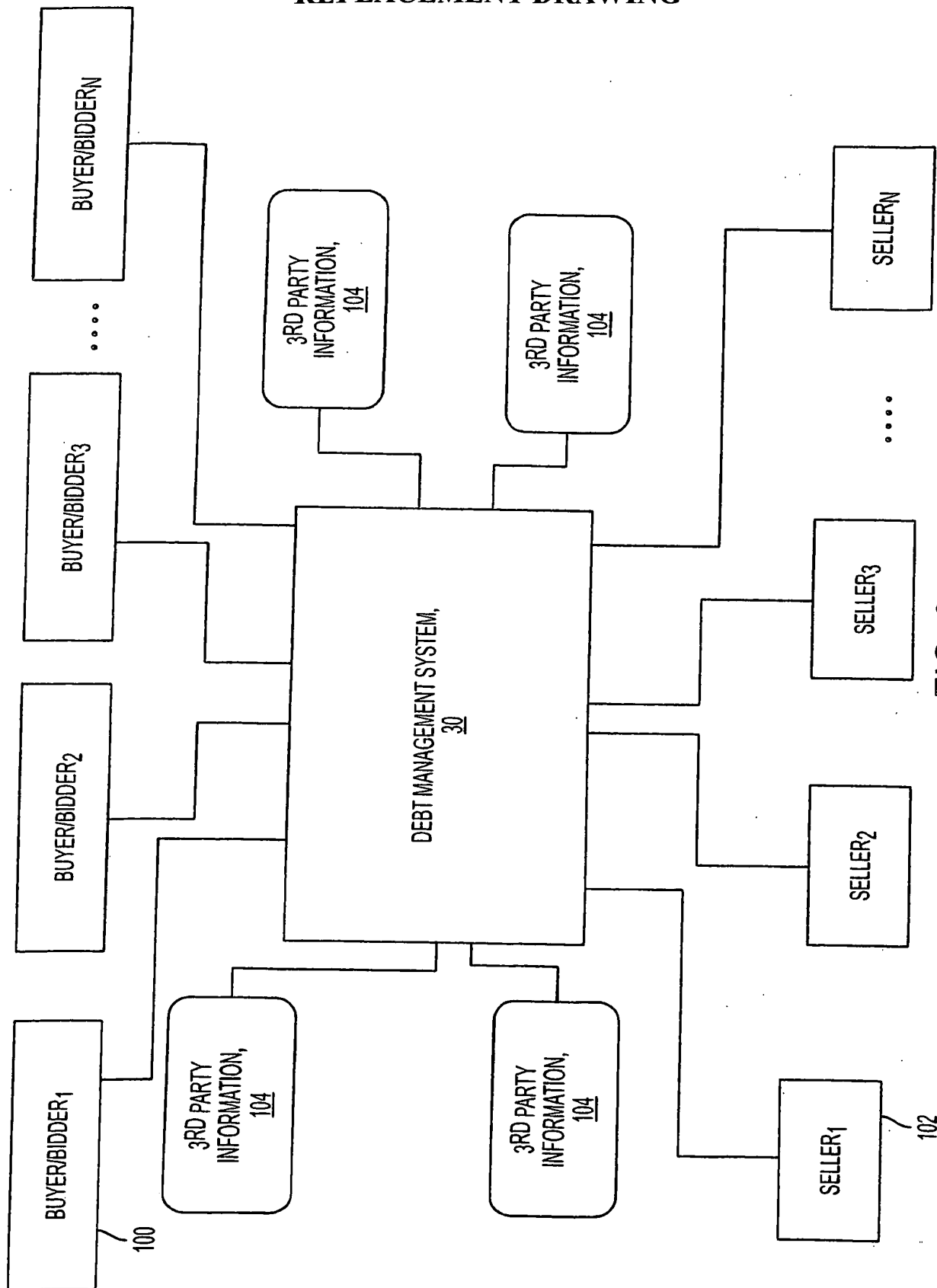
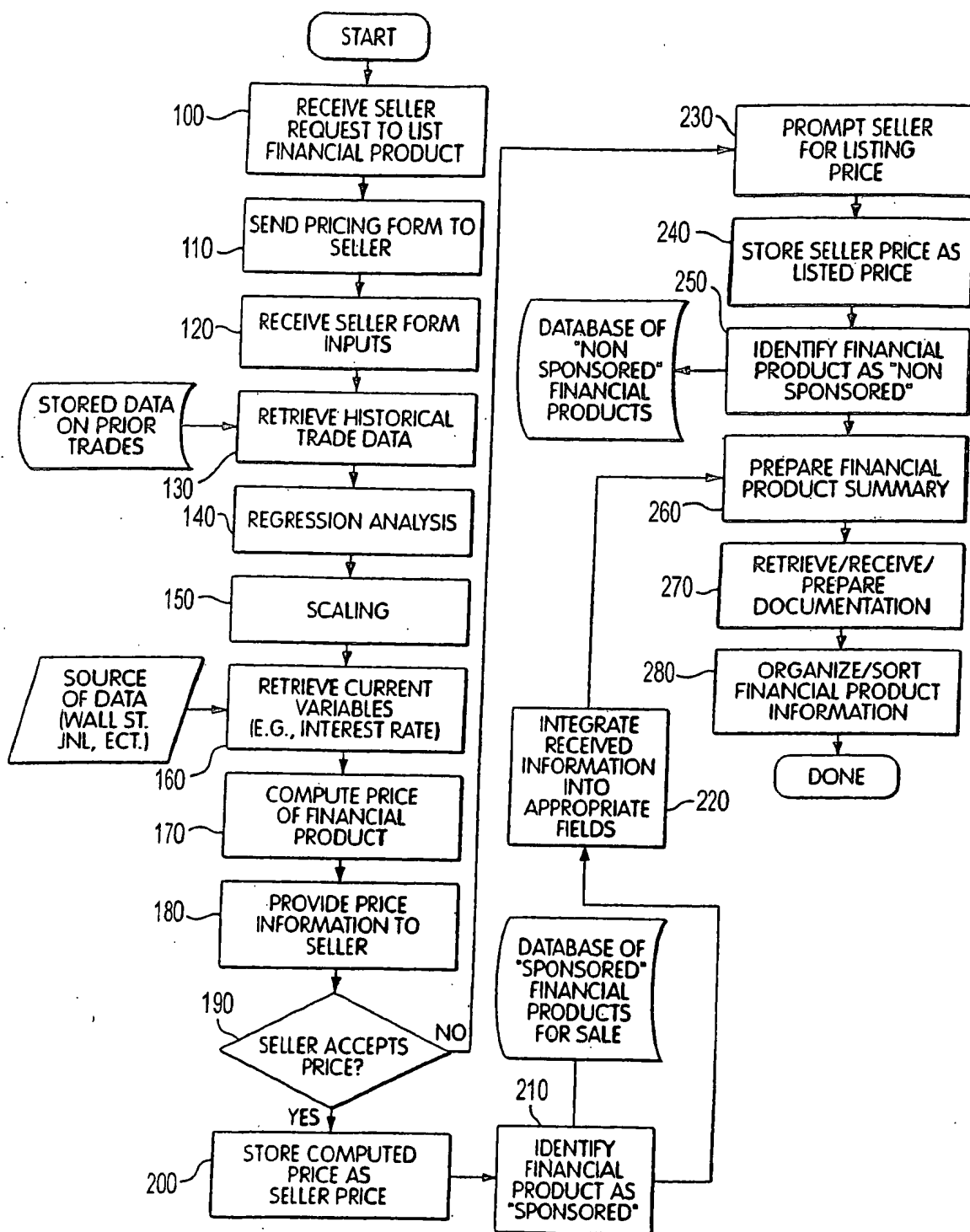


FIG. 3

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Please attach most recent asset summary report.

[illegible]

If you need more cells, please copy the last few rows to add as many as needed.

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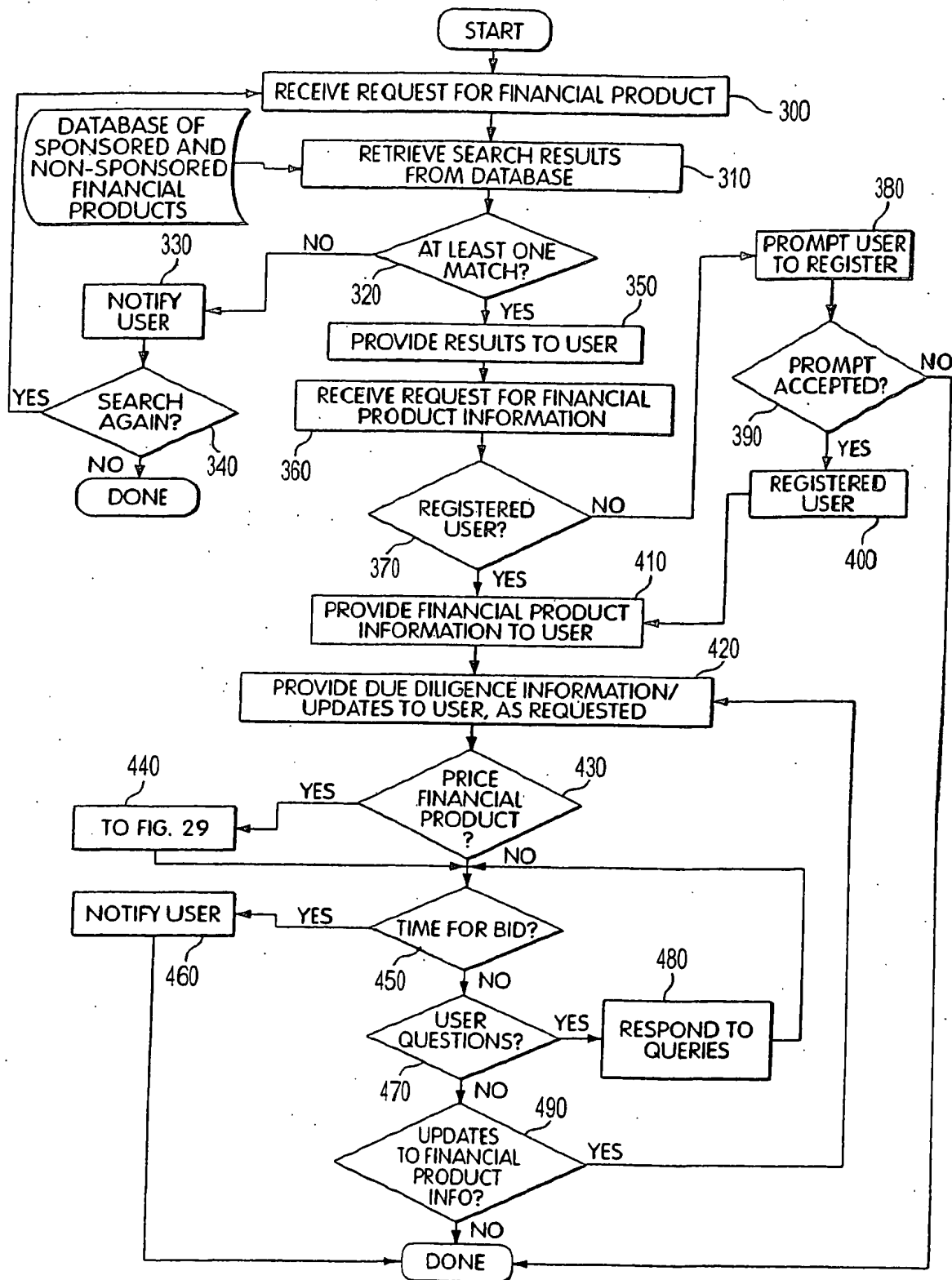
Please attach most recent asset summary report!!!

[illegible]

FD-35

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REPLACEMENT DRAWING**FIG. 6**

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debtX		about us news mark to market research sellers glossary help contact us						
All Loans	My Loans	Loan Filter	Confidentiality & Certification	Edit Profile	Edit Preferences	Log Out		
Login Successful, Welcome! Loan Filter								
Certain information available from DebtX is confidential and is subject to the confidentiality agreement signed you or your company.								
Enter criteria on which you would like to search. Click "Search" button below to view loans fitting search criteria. Click "Save" button below to view loans fitting search criteria and to update your preferences. Click "Reset From Preferences" button below to display search criteria stored in your preferences. View Loans that match criteria stored in your preferences.								
Set Criteria								
1 Sponsorship		<input type="checkbox"/> DebtX		<input type="checkbox"/> Direct		<input type="checkbox"/> Brokered		<input type="checkbox"/> No Preference
2 Date Posted		<input type="radio"/> As of last two weeks		<input checked="" type="radio"/> No Preference				
3 Loan/Collateral		<input checked="" type="checkbox"/> Agriculture <input checked="" type="checkbox"/> C&I (Business) <input checked="" type="checkbox"/> 1-4 Family Residential Mortgage <input checked="" type="checkbox"/> Other <input checked="" type="checkbox"/> Consumer <input checked="" type="checkbox"/> JOC <input checked="" type="checkbox"/> Commercial and Multifamily Mortgage: <input checked="" type="checkbox"/> Lodging <input checked="" type="checkbox"/> Mixed Use <input checked="" type="checkbox"/> Health Care <input checked="" type="checkbox"/> Industrial <input checked="" type="checkbox"/> Land <input checked="" type="checkbox"/> Retail <input checked="" type="checkbox"/> Self Storage <input checked="" type="checkbox"/> Mobile Home park <input checked="" type="checkbox"/> Multi-family <input checked="" type="checkbox"/> Office <input checked="" type="checkbox"/> Warehouse <input checked="" type="checkbox"/> Other <input checked="" type="checkbox"/> Unsecured						
4 Sale Structure		<input type="radio"/> Whole Loan		<input checked="" type="radio"/> Participation/Syndication		<input checked="" type="radio"/> No Preference		
5 Loan Balance		<input type="checkbox"/> All		<input type="checkbox"/> \$0 to \$250,000		<input type="checkbox"/> \$250,000 to million		
		<input type="checkbox"/> \$2 to \$5 million		<input type="checkbox"/> \$5 to \$10 million		<input checked="" type="checkbox"/> over \$10 million		
6 Performance Level		<input checked="" type="checkbox"/> All		<input type="checkbox"/> New Origination		<input type="checkbox"/> Seasoned Performing		
		<input type="checkbox"/> Restructured Performing		<input type="checkbox"/> Sub-Performing		<input type="checkbox"/> Non-Performing		
7 Region/State		United States International Canada		Canada Central International North East		Alabama Alaska Alberta Arizona		
8 Maturity Date		Years		<input checked="" type="checkbox"/> All		<input type="checkbox"/> 0-2		<input type="checkbox"/> 2-5
						<input type="checkbox"/> 5-10		<input type="checkbox"/> 10+
9 Lien Position		<input type="radio"/> First		<input type="radio"/> Other		<input checked="" type="radio"/> No Preference		
10 Coupon		<input type="radio"/> Fixed		<input type="radio"/> Variable		<input checked="" type="radio"/> No Preference		
11 Recourse		<input type="radio"/> Yes		<input type="radio"/> No		<input checked="" type="radio"/> No Preference		
12 Call Protection		<input type="radio"/> Yes		<input type="radio"/> No		<input checked="" type="radio"/> No Preference		
13 Bid Date		<input type="radio"/> Within 2 weeks		<input type="radio"/> Beyond 2 weeks		<input checked="" type="radio"/> No Preference		
Search		Reset Criteria From Preference		Save Criteria To Preference				

FIG. 7

500

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Offerings - Microsoft Internet Explorer

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Address <http://www.debt.com/search/offerings.asp?name=all&mode=tryservice> Go Links

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Loans are available individually or in pools. Summary characteristics are shown in the table below.
Click on any Reference to display loan details

Available															
My Loans	Reference	Principal Balance	# Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC %	Coupon %	Maturity	Loan Position	Unfunded	Reserve Price
Save to	debt 1449	\$14,130,000	1	Seasoned	Office	MA	8/22/01	Open	63	1.37	5.936	4/1/03	First	\$0	Not disclosed
Save to	debt 1450	\$13,827,085	1	Seasoned	Office	MA	8/22/01	Open	63	1.63	6.695	5/4/01	First	\$0	Not disclosed
Save to	debt 1444	\$6,804,787	1	Seasoned	Office	NY	NAP	Open	NAV	1.63	8.250	10/15/07	First	\$0	\$0.7810
Save to	debt 1448	\$940,229	1	Seasoned	Multi-family	PA	NAP	Open	NAV	1.90	8.375	7/1/08	First	\$0	\$0.9700

Under Agreement															
My Loans	Reference	Principal Balance	# Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC %	Coupon %	Maturity	Loan Position	Unfunded	Reserve Price
Save to	debt 1443	\$643,753	6	Various	Commercial or Multi-Family	MA	7/25/01	Pending	NAV	NAV	9.205	1/29/04	Various	\$0	Not disclosed
Save to	debt 1439	\$2,632,776	1	Seasoned	Health Care	NC	6/27/01	Pending	NAV	1.44	8.750	8/1/30	First	\$0	Not disclosed

Start Internet 2:16 PM

502

FIG. 8

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all loans my loans loan filter confidentiality & certification edit profile edit preferences log out											
try our site The detail you are viewing is sample information. To view actual data you must be registered. <div style="text-align: center; font-size: 2em; letter-spacing: 0.5em;">D E M O L O A N</div>											
Reference	Principal Balance	# of Loans	Performance Level	Bid Date	Reserve Price	Coupon %	Maturity	LTV %	DSC	Lien Position	Unfunded Commitment
Dobix1234	\$29,785,318	1	Now	TBD	Undisclosed	8.30	02/01/10	80	1.10x	First	\$0

LOAN LIST
[LOAN 1](#) | [New](#) | [Old](#) | [NY](#)

[Scroll](#)

LOAN DOCUMENTATION
Free
 1: Table of Contents
 2: Narrative
 3: Statistics
For Purchase
 4: Note
 5: Mortgage/Security/Agreements
 6: Guaranty
 7: Assignments
 8: UCC
 9: Title Insurance
 10: Envir. Indemnity Agreement
 11: Property Condition Asses.
 12: Appraisal
 13: Envir. Site Assessment
 14: Other Collateral Information
 15: Other Sponsor Information

OVERVIEW
 \$29.8 million, one performing loan relationship with unique collateral.

Attributes


Sponsor	Dobix
Sale	Whole Loan
Servicing	Released
Bid Type	Sealed
Currency	Dollars

Miscellaneous
 Terms of Sale
 Asset Sale Agreement
 War Room Reservation Form
 Excel Summary Tape
 Review File Order
 Draft Bid

LOAN

Borrower	ABC Developers
Principal Balance	\$29,785,318
Original Balance	\$30,000,000
Original Funding	01/03/00
Max Remain Amort	398
Performance Level	New Origination
Post Due Interest	\$0
Maturity Date	02/01/10
Coupon	8.3000%
Index	Fixed
Margin	NAP
Next Adjustment	NAP
Accrual Method	30/360
LTV	80%
DSC	1.10x
Coll Protection	Yes
Coll Protection End	1/1/2005
Recourse	Yes
Sponsor Net Worth	NAV

COLLATERAL


[Click to see full image](#)
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Type	Other
Sub Type	Landmark
Address	Liberty Island
City	New York
State	NY
Lien Position	First
Prior Liens	NAP
Post Due Taxes	\$0
Collateral Value	\$37,800,000
As Of Date	01/01/00
NOI	\$3,180,000
As Of Date	01/01/00

508 → quick price
510 → buy documentation
512 → bid

The above information is not intended as an offer to sell, or the solicitation of an offer to buy any securities. An offer is made only via receipt of complete loan documentation.




FIG. 9

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debt <input checked="" type="checkbox"/>		about us		news	mark to market	research	sellers	glossary	help	contact us
all loans		my loans		loan filter		confidentiality & certification		edit profile	edit preferences	log out

debt demo: demoA-1 loan totaling \$29,785,318 SPONSORED BY **debt** ☒

Back to Offering List Offering Overview THIS IS A SAMPLE OFFERING FOR DEMONSTRATION PURPOSES. USERS MUST BE REGISTERED AND LOGGED IN TO VIEW ACTUAL INFORMATION.				Loan 1 of 1 Outstanding Balance: \$29,785,318 - ABC Developers																																															
Bid Date Reserve Sponsor Servicing WAC WAM # Loans Lion Pos. Performance Type Balance	1/8/01 Undiscovered DebtX Released 8.300% 2/1/10 1 First New Origination Other \$29,785,318	Status Auction Sale Currency WALT WADSC Location Unfunded	Never Offered Sealed Bid Whole Loan US Dollars 80% 1.11 NY \$0	<table border="1"> <tr> <td>Loan Structure</td> <td>NAV</td> <td>Post Due Interest</td> <td>\$0</td> </tr> <tr> <td>Original Balance</td> <td>\$30,000,000</td> <td>Mos Remain Amort</td> <td>293</td> </tr> <tr> <td>Original Funding</td> <td>1/3/00</td> <td>Accrual Method</td> <td>---</td> </tr> <tr> <td>Performance Level</td> <td>New Origination</td> <td>ITV</td> <td>80 %</td> </tr> <tr> <td>Maturity Date</td> <td>2/1/01</td> <td>DSC</td> <td>1 11</td> </tr> <tr> <td>Coupon</td> <td>8.3000%</td> <td>Call Protection</td> <td>Yes</td> </tr> <tr> <td>Index</td> <td>---</td> <td>Call Protection End</td> <td>8/1/09</td> </tr> <tr> <td>Margin</td> <td>---</td> <td>Recourse</td> <td>Yes</td> </tr> <tr> <td>Next Adjustment</td> <td>---</td> <td>Guarantor Net Worth</td> <td>---</td> </tr> </table>				Loan Structure	NAV	Post Due Interest	\$0	Original Balance	\$30,000,000	Mos Remain Amort	293	Original Funding	1/3/00	Accrual Method	---	Performance Level	New Origination	ITV	80 %	Maturity Date	2/1/01	DSC	1 11	Coupon	8.3000%	Call Protection	Yes	Index	---	Call Protection End	8/1/09	Margin	---	Recourse	Yes	Next Adjustment	---	Guarantor Net Worth	---								
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Index	---	Call Protection End	8/1/09																																																
Margin	---	Recourse	Yes																																																
Next Adjustment	---	Guarantor Net Worth	---																																																
Terms and Conditions Save to "My Loans"		Excel Summary Bid on this Asset		<table border="1"> <tr> <td colspan="2">Loan Narrative</td> <td colspan="2">Documentation</td> <td colspan="2">Quick Price</td> </tr> <tr> <td colspan="2">  </td> <td colspan="2"> Collateral 1 of 1 <table border="1"> <tr> <td>Type</td> <td>Commercial or Multi-Family: Other</td> </tr> <tr> <td>Subtype</td> <td>Landmark</td> </tr> <tr> <td>Address</td> <td>Liberty Island</td> </tr> <tr> <td>City</td> <td>New York</td> </tr> <tr> <td>State</td> <td>New York</td> </tr> <tr> <td>Postal Code</td> <td>---</td> </tr> <tr> <td>Tax Paid Date</td> <td>\$0</td> </tr> </table> </td> <td colspan="2"> <table border="1"> <tr> <td>Lien Positive</td> <td>First</td> </tr> <tr> <td>Prior Liens</td> <td>\$0</td> </tr> <tr> <td>Value</td> <td>\$37,232,000</td> </tr> <tr> <td>As of Date</td> <td>1/1/00</td> </tr> <tr> <td>NOI</td> <td>\$3,150,00</td> </tr> <tr> <td>As Of Date</td> <td>1/1/00</td> </tr> </table> </td> </tr> <tr> <td colspan="2"> More Pictures </td> <td colspan="4"> Maps </td> </tr> </table>				Loan Narrative		Documentation		Quick Price				Collateral 1 of 1 <table border="1"> <tr> <td>Type</td> <td>Commercial or Multi-Family: Other</td> </tr> <tr> <td>Subtype</td> <td>Landmark</td> </tr> <tr> <td>Address</td> <td>Liberty Island</td> </tr> <tr> <td>City</td> <td>New York</td> </tr> <tr> <td>State</td> <td>New York</td> </tr> <tr> <td>Postal Code</td> <td>---</td> </tr> <tr> <td>Tax Paid Date</td> <td>\$0</td> </tr> </table>		Type	Commercial or Multi-Family: Other	Subtype	Landmark	Address	Liberty Island	City	New York	State	New York	Postal Code	---	Tax Paid Date	\$0	<table border="1"> <tr> <td>Lien Positive</td> <td>First</td> </tr> <tr> <td>Prior Liens</td> <td>\$0</td> </tr> <tr> <td>Value</td> <td>\$37,232,000</td> </tr> <tr> <td>As of Date</td> <td>1/1/00</td> </tr> <tr> <td>NOI</td> <td>\$3,150,00</td> </tr> <tr> <td>As Of Date</td> <td>1/1/00</td> </tr> </table>		Lien Positive	First	Prior Liens	\$0	Value	\$37,232,000	As of Date	1/1/00	NOI	\$3,150,00	As Of Date	1/1/00	More Pictures		Maps			
Loan Narrative		Documentation		Quick Price																																															
		Collateral 1 of 1 <table border="1"> <tr> <td>Type</td> <td>Commercial or Multi-Family: Other</td> </tr> <tr> <td>Subtype</td> <td>Landmark</td> </tr> <tr> <td>Address</td> <td>Liberty Island</td> </tr> <tr> <td>City</td> <td>New York</td> </tr> <tr> <td>State</td> <td>New York</td> </tr> <tr> <td>Postal Code</td> <td>---</td> </tr> <tr> <td>Tax Paid Date</td> <td>\$0</td> </tr> </table>		Type	Commercial or Multi-Family: Other	Subtype	Landmark	Address	Liberty Island	City	New York	State	New York	Postal Code	---	Tax Paid Date	\$0	<table border="1"> <tr> <td>Lien Positive</td> <td>First</td> </tr> <tr> <td>Prior Liens</td> <td>\$0</td> </tr> <tr> <td>Value</td> <td>\$37,232,000</td> </tr> <tr> <td>As of Date</td> <td>1/1/00</td> </tr> <tr> <td>NOI</td> <td>\$3,150,00</td> </tr> <tr> <td>As Of Date</td> <td>1/1/00</td> </tr> </table>		Lien Positive	First	Prior Liens	\$0	Value	\$37,232,000	As of Date	1/1/00	NOI	\$3,150,00	As Of Date	1/1/00																				
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As Of Date	1/1/00																																																		
More Pictures		Maps																																																	

The above information is not intended as an offer to sell, or the solicitation of an offer to buy any securities. An offer is made only via receipt of complete loan documentation.

FIG. 10

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REPLACEMENT DRAWING**Narrative**Ms. Liberty

Reference Number	Outstanding Principal	Monthly P&I Payment	Interest Rate	Maturity Date	LTV	DSC	Recourse (Y/N)
1776	\$29,785,318	\$237,538	8.30%	02/01/10	80%	1.1x	Yes

Loan Description/History

This loan is a stand-alone note, which was originated on January 3, 2000 in the amount of \$30,000,000 with a current principal balance of \$29,785,318 amortizing on a 25 year schedule. Interest is fixed to maturity in February, 2010. The monthly payment is \$237,538.26. The loan was funded to repay a bridge loan provided for the recent refurbishment of the site.

Collateral Description

Situated on a 4.2 acre island in a convenient location, this site is easily accessible by regularly scheduled water transport. Assembly was completed in 1886, having been shipped over in 214 crates aboard the French Frigate Isere. Designed by Frederci-Auguste Bartholdi, and made of steel, copper and concrete, the statue now features an elevator, gift shop, museum and lots of stairs. The structure is 151 feet tall, and weighs over 225 tons. Renovations were completed between 1984 and 1986. Excellent views are provided from the 25 windows on the upper floors.

Tax Issues/Escrows

The National Park Service has kept taxes current and paid timely. An abatement was recently filed, citing the assessment considerably exceeding the recent appraisal.

LTV/DSC

Based upon the recent appraisal, loan-to-value is 80%. The 11.3% cap utilized was based in part upon the estimated seasonality of the cash flow if admissions were to be charged at the site (the Park Service does not charge an admission fee). Based upon an estimated fee of \$1.00 and 4.2 million visitors per year, with a 25% expense ratio, NOI is \$3,150,000. Debt service annually is \$2,850,456 resulting in a 1.105x debt service coverage, on an estimated basis.

Payment History

Paid as agreed, with all payments received via wire prior to the due date.

Sponsor Discussion

The National Park Service operates 373 parks throughout the United States, covering over 83 million acres, including Yellowstone, Grand Canyon National Park, the Boston Harbor Islands, and the Whitehouse. The Service has over 15,000 full-time employees, and an operating budget of approximately \$1.7 billion.

The information above has been compiled by DebtX on a best efforts basis. No representations or warranties are made as to its accuracy.

PAGE 1 OF 1

FIG. 11

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REPLACEMENT DRAWING**SAMPLE STATISTICS PAGE**

Offering Name Offering Number Loan ID*	Loan Name Loan Type Loans in Offering			
Sale Structure Servicing Retained/Released Bid Date	Bid Type Reserve Price Index			
	Specific Sponsor Seller Reference Number Seller Name			
Performance Level Borrower Street Borrower City Borrower State Borrower Zip Form of Borrowing Entity Cross-Collateralized Loans	Original Funding Date Currency Type Original Note Amount First Loan Payment Due Date Prepayment Lock-out End Date Yield Maintenance End Date Prepayment Terms Description			
Prepayment Penalty Matrix				
Prepayment Penalty	Prepayment Penalty End Date			
Current Balance Current Balance as of Date Unfunded Commitments Current Maturity Date Amort Mos Remaining) Total Scheduled P&I Due Payment Frequency Grace Days Allowed Paid To Date Date Last Pmt Received # Days Interest Past Due Total Payment Last 12 Mos # Time 30 Days Late # Time 60 Days Late # Time 90 Days Late Date of Last Modification Modification Code Date Default Letter Sent	Current Interest Rate Servicer and Trustee Fee Rate Interest Rate Type Next Rate Adjustment Date Interest Accrual Method Code Per Diem Interest ARM Index Code ARM Margin Periodic Rate Increase Limit Periodic Rate Decrease Limit Lifetime Rate Cap Lifetime Rate Floor Rate Reset Frequency In Bankruptcy? Bankruptcy Date Recourse (Y/N)			
Guarantor Number	Guarantor Name	Type	Net Worth	Net Worth Date
Escrow Type	Current Balance	As of Date		

FIG. 12

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REPLACEMENT DRAWING**Additional Financial Information**

FICO Score	Total Assets
Debt To Worth	Cash
Senior Debt to Tangible Worth	Intangible/Related Party Assets
Current Ratio	Tangible Assets
Quick Ratio	Current Assets
Other Covenants	Tangible Current Assets
Total Unqualified Value	Total Liabilities
Collateral Advance Rate	Current Liabilities
Reporting Frequency	Senior Debt
	Subordinated Debt

Collateral Information

Collateral Number Collateral Type Code Collateral Sub-Type Lien Position Prior Lien Balance Past Due Taxes	Name Address City State Zip Code
Year Built Year Last Renovated Net Square Feet # Of Units/Beds/Rooms Number of Floors Number of Parking Spaces Land Area (square feet)	Ground Lease (Y/S/N) Total Reserve Balance Most Recent Appraisal Value Most Recent Appraisal Date Assessed Value Date Asset Expected to Be Resolved or Foreclosed
Credit Tenant Lease Most Recent Occupancy Number of Tenants Occupancy/# Tenants as of Date Lease Rollover Review % Sq. Feet expiring 1-12 mos % Sq. Feet expiring 13-24 mos % Sq Feet expiring 25-36 mos % Sq. Feet expiring 37-48 mos % Sq. Feet expiring 49-60 mos Largest Tenant SF of Largest Tenant 2 nd Largest Tenant SF of 2 nd Largest Tenant 3 rd Largest Tenant SF of 3 rd Largest Tenant Fiscal Year End Month	Most Recent Revenue Most Recent Operating Expenses Most Recent NOI Most Recent Financial As of Start Most Recent Financial As of End Most Recent Financial Indicator Preceding Fiscal Year As of Start Preceding FY Revenue Preceding FY Operating Expenses Preceding FY Year NOI Preceding FY Physical Occupancy Second Preceding FY Start Second Preceding FY Revenue Second Preceding FY Op. Exp. Second Preceding Fiscal Year NOI Second Preceding FY Occupancy Most Recent NCF
Date of Last Inspection Environmental Report Type Environmental Report Year	Preceding Fiscal Year NCF Second Preceding FY NCF

FIG. 13

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REPLACEMENT DRAWING

THIS DOCUMENT AFFECTS THE RESPECTIVE LEGAL RIGHTS AND OBLIGATIONS OF THE PARTIES HERETO. ACCORDINGLY, THE PARTIES SHOULD CONSULT THEIR ATTORNEYS BEFORE EXECUTING THIS DOCUMENT.

PROMISSORY NOTE

\$30,000,000

Anytown, New York
As of January 3rd, 2000

FOR VALUE RECEIVED ABC DEVELOPERS, LLC, a New York limited liability company, as maker, having its principal place of business at 123 Main Street, Anytown, New York 12233 ("Borrower"), hereby unconditionally promises to pay to the order of XYZ LENDING COMPANY, a New York corporation, having an address at 100 Middle Road, Big City, New York 33345 ("Lender"), or at such other place as the holder hereof may from time to time designate in writing, the principal sum of THIRTY MILLION AND 00/100 DOLLARS (\$30,000,000.00) in lawful money of the United States of America with interest thereon to be computed from the date of this Note at the Applicable Interest Rate (defined below) in accordance with the terms of this Note.

ARTICLE I - Payment Terms

Borrower agrees to pay sums under this Note in installments as follows:

- (a) a payment of interest only on February 1, 2000;
- (b) a constant payment of \$220,805.43 on March 1, 2000 and on the first day of each calendar month thereafter up to and including January 1, 2010 (each, a "Payment Date"); each of the payments to be applied as follows: (i) first, to the payment of interest computed at the Applicable Interest Rate; and (ii) the balance toward the reduction of the principal sum; and
- (c) the balance of the principal sum and all interest thereon on February 1, 2010 (the "Maturity Date").

ARTICLE 2 - Interest

The interest rate on this Note is eight and three tenths percent (8.30%) per annum (the "Applicable Interest Rate"). Interest on the principal sum of this Note shall be calculated by multiplying the actual number of days elapsed in the applicable period by a daily rate based upon a three hundred sixty (360) day year.

PROVIDED BY:
THACHER PROFFITT & WOOD
NEW YORK, NEW YORK 10048

FIG. 14

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REPLACEMENT DRAWING

POLICY OF TITLE INSURANCE

Issued by


NATIONAL TITLE INSURANCE COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATION, NATIONAL TITLE INSURANCE COMPANY, a Blank corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage;
7. Lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material:
 - (a) arising from an improvement or work related to the land which is contracted for or commenced prior to Date of Policy, or
 - (b) arising from an improvement or work related to the land which is contracted for or commenced subsequent to Date of Policy, and which is financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance;
8. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the insured mortgage in the named insured assignee free and clear of all liens

The Company will also pay the costs, attorney's fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Condition and Stipulations.

[Witness clause optional]

NATIONAL TITLE INSURANCE COMPANYBY: 
PRESIDENTBY: 
SECRETARY

ALTA LOAN POLICY (10/17/92)

FIG. 15

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19/39

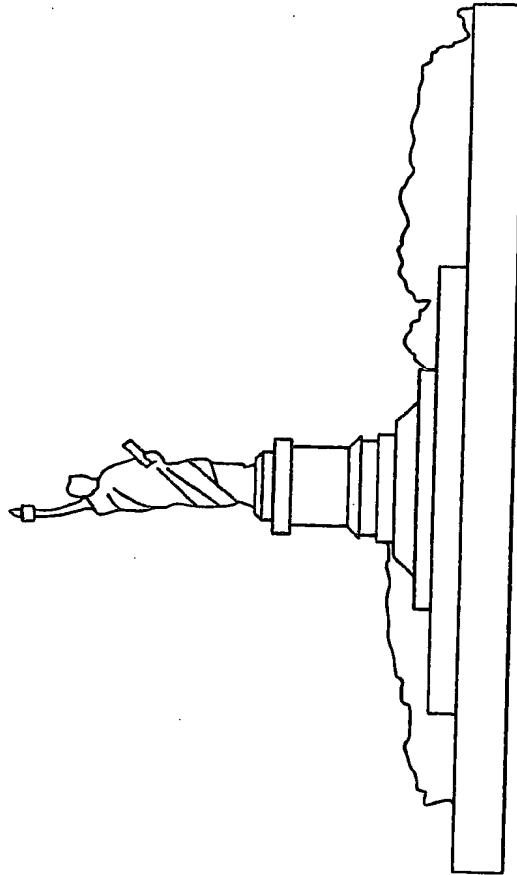


FIG. 16

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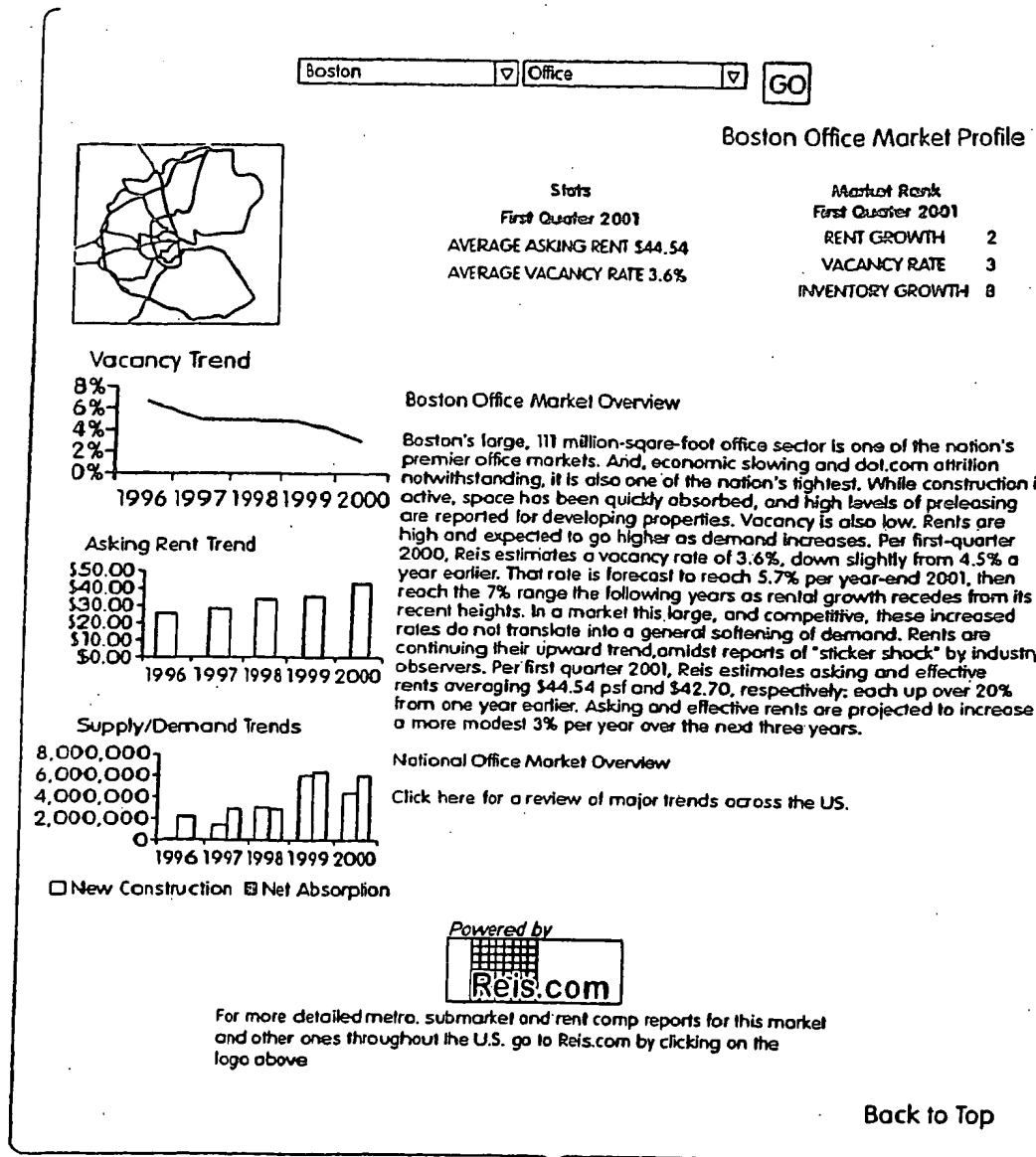
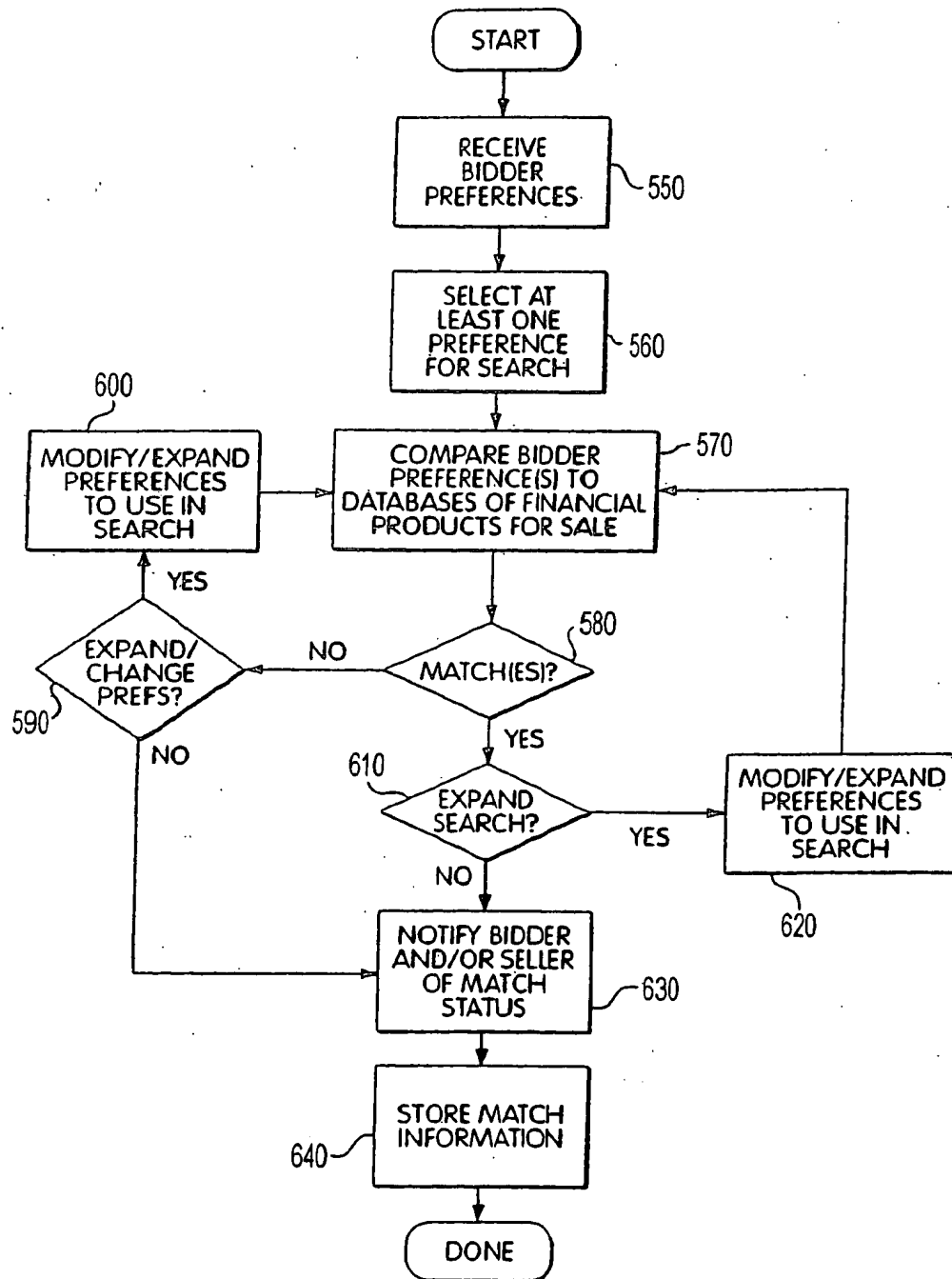
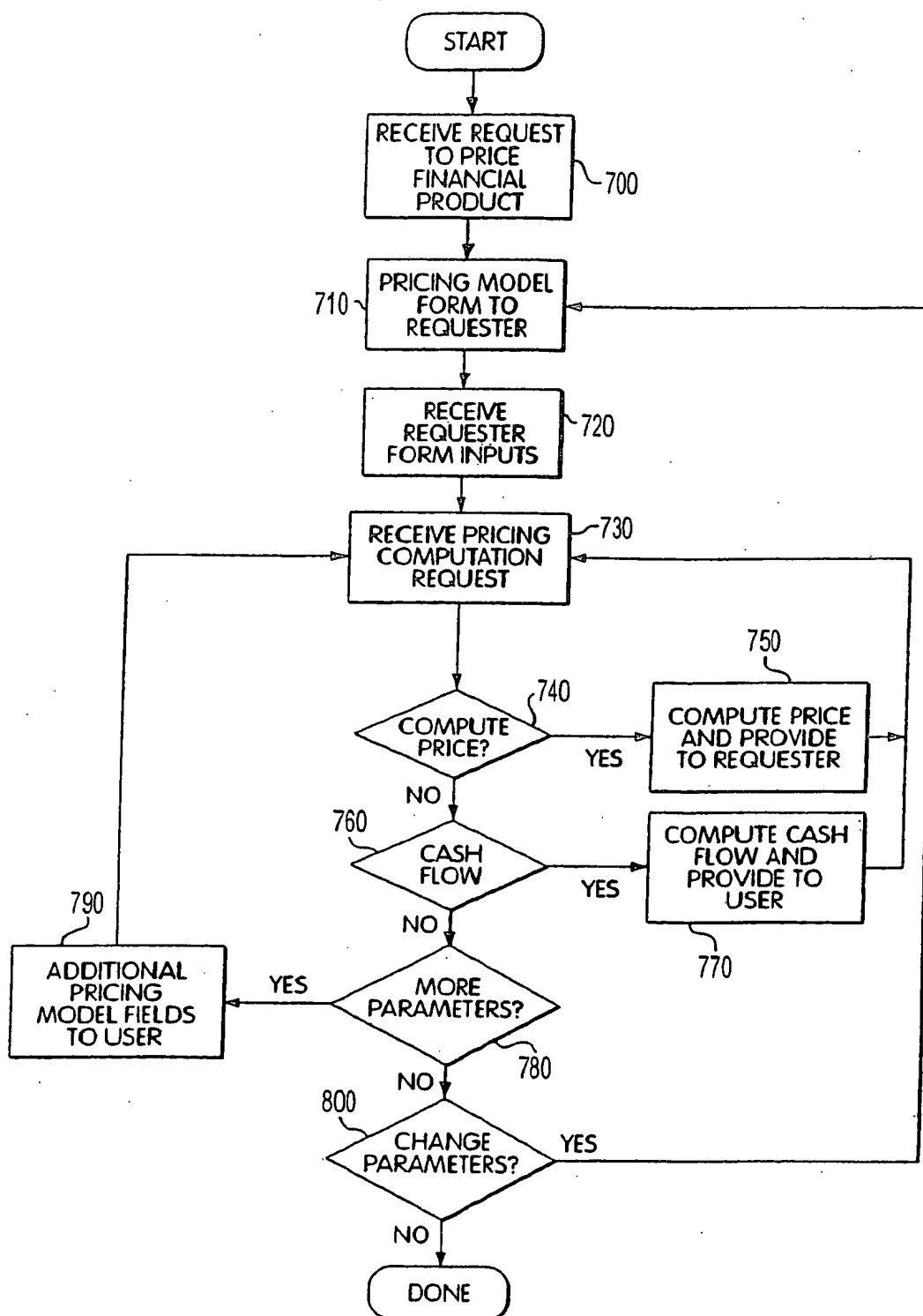
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FIG. 17

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REPLACEMENT DRAWING**FIG. 18**

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REPLACEMENT DRAWING**FIG. 19**

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debt <input checked="" type="checkbox"/>		about us		news		mark to market		research		sellers		glossary		help		contact us	
All Loans		My Loans		Loan Filter		Confidentiality & Certification		Edit Profile		Edit Preferences		Log Out					
Mark to Market																	
*=required																	
Loan Type *										Real Estate <input type="text"/>							
Documentation *										Bank Documents <input type="text"/>							
Principal Balance *										100000							
As of Date																	
Maturity Date *										2004							
State/Province *										Texas <input type="text"/>							
Location Description *										Rural <input type="text"/>							
Monthly P&I Due																	
Coupon *										10 (e.g. enter 10 for 10%)							
Fixed or Variable *										Fixed <input type="text"/>							
Index Used (* if Fixed or Variable=Variable)										Other <input type="text"/>							
Current Index Rate (* if Fixed or Variable=Variable)										variable (e.g. enter 8 for 8%)							
Margin (* if fixed or Variable=Variable)										2 (e.g. enter 2 for 2%)							
Next Change Date (* if Fixed or Variable=Variable)										variable							
Interest Accrual Method *										30/360 <input type="text"/>							
Performance Level *										New Origination <input type="text"/>							
Days Past Due (* if Performance Level = Sub- or Non-)										non							
Times 30 Days Late Past 12 Months										<input type="text"/>							
In Bankruptcy? *										<input type="radio"/> Yes <input checked="" type="radio"/> No							
Prepayment Penalty or Lockout? *										<input type="radio"/> Yes <input checked="" type="radio"/> No							
Later of Lockout/Yield Maintenance/Defeasance End Date (if Prepayment Penalty or Lockout=Yes)																	
Current or Next Prepayment Penalty as % of Outstanding Principal (if Prepayment Penalty or Lockout=Yes)																	
Current or Next Penalty End Date (if Prepayment Penalty or Lockout=Yes)																	
Recourse? *										<input type="radio"/> Yes <input checked="" type="radio"/> No							
Guarantor/Sponsor Net Worth																	
Lien Position *										First <input type="text"/>							
Prior Lien Balance (* if Lien Position=Subordinate or Other)																	
Past Due Taxes																	
Collateral Type *										Other <input type="text"/>							
Collateral Quality *										A <input type="text"/>							
Environmental Issues *										None <input type="text"/>							
LTV *										80 (e.g. enter 80 for 80%)							
DSC *										120 (e.g. enter 120 for 120%)							

812 814

Please be advised that the values show are approximations using assumptions that are not necessarily accurate.

FIG. 20

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Loan Modeling

Select Performance Scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.

Perform As Agreed
Performance Scenario:

Yield to maturity must be entered

*=Required Fields
* Yield to Maturity:
(e.g. 10 for 10%)
Override Maturity Date:
(min 6 mos, max 20 years from today)

>>Back

Loan Information:

Loan Type	Comm & Multifam Mtg	Days Past Due	0
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0
Principal Balance	\$5,000,000	In Bankruptcy?	N
As of Date	--	Prepayment Penalty or Lockout?	N
Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP
State	Massachusetts	Current or Next Prepayment Penalty	NAP
Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP
Monthly P & I Due	\$0	Recourse?	N
Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0
Fixed or Variable	Fixed	Lien Position	First
Index Used	NAP	Prior Lien Balance	\$0
Current Index Rate	NAP	Past Due Taxes	\$0
Margin	NAP	Collateral Type	Land
Next Change Date	NAP	Collateral Quality	A
Interest Accrual Method	30/360	Environmental Issues	None
Performance Level	Seasoned Performing	LTV	100.00%
		DSC	1.00x

Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.

FIG. 21

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Loan Modeling

Select Performance Scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.

Perform As Agreed
Performance Scenario: **Perform as Agreed** ▼ **99.3 cents on the dollar.**

*=Required Fields

* Yield to Maturity:
(e.g. 10 for 10%)

Override Maturity Date:
(min 6 mos, max 20 years from today)

Loan Information:

Loan Type	Comm & Multifam Mtg	Days Past Due	0
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0
Principal Balance	\$5,000,000	In Bankruptcy?	N
As of Date	---	Prepayment Penalty or Lockout?	N
Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP
State	Massachusetts	Current or Next Prepayment Penalty	NAP
Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP
Monthly P & I Due	\$0	Recourse?	N
Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0
Fixed or Variable	Fixed	Lien Position	First
Index Used	NAP	Prior Lien Balance	\$0
Current Index Rate	NAP	Past Due Taxes	\$0
Margin	NAP	Collateral Type	Land
Next Change Date	NAP	Collateral Quality	A
Interest Accrual Method	30/360	Environmental Issues	None
Performance Level	Seasoned Performing	LTV	100.00%
		DSC	1.00x

Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.

FIG. 22

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[illegible]

FIG. 23

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All Loans My Loans Loan Filter Confidentiality & Certification Edit Profile Edit Preferences Log Out																																																																							
Loan Modeling Select performance scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.																																																																							
Foreclosure Performance Scenario: Foreclose <input type="button" value="v"/> Based on the assumptions provided the value of your loan is estimated to be...																																																																							
*Required Fields <div style="display: flex; justify-content: space-between;"> <div> * Yield to Maturity: (e.g. 10 for 10%) 15 </div> <div> * Default Date 09/19/01 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Override Maturity Date: (min 6 mos, max 20 years from today) </div> <div> Months From Default to Cashflow 3 </div> <div> Sale Proceeds as % of Appraised Value (e.g. 80 for 80%) 80 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Percent of Cashflow Collected (e.g. 80 for 80%) 80 </div> <div> Brokerage Expense as % of Sale Proceeds (e.g. 3 for 3%) 3 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Months from Cashflow to Sale 6 </div> </div>																																																																							
Legal Expenses: Appraisal Expenses: Environmental Expenses: Capital Expenses: Taxes & Other Senior Liens Paid: Guarantor Recovery:	<div style="text-align: center; font-size: x-small;">Dollar Amount Period Date (if Period is "specific date")</div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">at default</div> <div style="border: 1px solid black; width: 100px; height: 20px; text-align: center;">v</div> </div>	<div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div> <div style="border: 1px solid black; width: 150px; height: 20px;"></div>																																																																					
<div style="display: flex; justify-content: space-around; align-items: center;"> Calculate Get Monthly Cash Flow Get Annual Cash Flow >>Back </div>																																																																							
Loan Information: <table border="1" style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <td style="width: 30%;">Loan Type</td> <td style="width: 30%;">Comm & Multifam Mtg</td> <td style="width: 30%;">Days Past Due</td> <td style="width: 10%;">0</td> </tr> <tr> <td>Documentation</td> <td>Bank Documents</td> <td>Times 30 Days Late Past 12 Months</td> <td>0</td> </tr> <tr> <td>Principal Balance</td> <td>\$5,000,000</td> <td>In Bankruptcy?</td> <td>N</td> </tr> <tr> <td>As of Date</td> <td>---</td> <td>Prepayment Penalty or Lockout?</td> <td>N</td> </tr> <tr> <td>Maturity Date</td> <td>9/19/01</td> <td>Lockout/Yield Maintenance End Date</td> <td>NAP</td> </tr> <tr> <td>State</td> <td>Massachusetts</td> <td>Current or Next Prepayment Penalty</td> <td>NAP</td> </tr> <tr> <td>Location Description</td> <td>Suburb - Excellent</td> <td>Current or Next Penalty End Date</td> <td>NAP</td> </tr> <tr> <td>Monthly P & I Due</td> <td>\$0</td> <td>Recourse?</td> <td>N</td> </tr> <tr> <td>Coupon</td> <td>15.0000%</td> <td>Guarantor/Sponsor Net Worth</td> <td>\$0</td> </tr> <tr> <td>Fixed or Variable</td> <td>Fixed</td> <td>Lien Position</td> <td>First</td> </tr> <tr> <td>Index Used</td> <td>NAP</td> <td>Prior Lien Balance</td> <td>\$0</td> </tr> <tr> <td>Current Index Rate</td> <td>NAP</td> <td>Past Due Taxes</td> <td>\$0</td> </tr> <tr> <td>Margin</td> <td>NAP</td> <td>Collateral Type</td> <td>Land</td> </tr> <tr> <td>Next Change Date</td> <td>NAP</td> <td>Collateral Quality</td> <td>A</td> </tr> <tr> <td>Interest Accrual Method</td> <td>30/360</td> <td>Environmental Issues</td> <td>None</td> </tr> <tr> <td>Performance Level</td> <td>Seasoned Performing</td> <td>LTV</td> <td>100.00%</td> </tr> <tr> <td></td> <td></td> <td>DSC</td> <td>1.00x</td> </tr> </table>				Loan Type	Comm & Multifam Mtg	Days Past Due	0	Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0	Principal Balance	\$5,000,000	In Bankruptcy?	N	As of Date	---	Prepayment Penalty or Lockout?	N	Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP	State	Massachusetts	Current or Next Prepayment Penalty	NAP	Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP	Monthly P & I Due	\$0	Recourse?	N	Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0	Fixed or Variable	Fixed	Lien Position	First	Index Used	NAP	Prior Lien Balance	\$0	Current Index Rate	NAP	Past Due Taxes	\$0	Margin	NAP	Collateral Type	Land	Next Change Date	NAP	Collateral Quality	A	Interest Accrual Method	30/360	Environmental Issues	None	Performance Level	Seasoned Performing	LTV	100.00%			DSC	1.00x
Loan Type	Comm & Multifam Mtg	Days Past Due	0																																																																				
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0																																																																				
Principal Balance	\$5,000,000	In Bankruptcy?	N																																																																				
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Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.																																																																							

FIG. 24

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debt <input checked="" type="checkbox"/> about us news mark to market research sellers glossary help contact us																															
All Loans My Loans Loan Filter Confidentiality & Certification Edit Profile Edit Preferences Log Out																															
Loan Modeling Select performance scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.																															
Foreclosure Performance Scenario: Foreclose 69.4 cents on the dollar.																															
*Required Fields																															
* Yield to Maturity: (e.g. 10 for 10%) 15		* Default Date 09/19/01																													
Override Maturity Date: (min 6 mos, max 20 years from today) 																															
Months From Default to Cashflow 3		Sale Proceeds as % of Appraised Value (e.g. 80 for 80%) 80																													
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Months from Cashflow to Sale 6																															
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 30%;">Dollar Amount</th> <th style="width: 20%;">Period</th> <th style="width: 20%;">Date (if Period is 'specific date')</th> </tr> </thead> <tbody> <tr> <td>Legal Expenses:</td> <td></td> <td>at default</td> <td></td> </tr> <tr> <td>Appraisal Expenses:</td> <td></td> <td>at default</td> <td></td> </tr> <tr> <td>Environmental Expenses:</td> <td></td> <td>at default</td> <td></td> </tr> <tr> <td>Capital Expenses:</td> <td></td> <td>at default</td> <td></td> </tr> <tr> <td>Taxes & Other Senior Liens Paid:</td> <td></td> <td>at default</td> <td></td> </tr> <tr> <td>Guarantor Recovery:</td> <td></td> <td>at default</td> <td></td> </tr> </tbody> </table>					Dollar Amount	Period	Date (if Period is 'specific date')	Legal Expenses:		at default		Appraisal Expenses:		at default		Environmental Expenses:		at default		Capital Expenses:		at default		Taxes & Other Senior Liens Paid:		at default		Guarantor Recovery:		at default	
	Dollar Amount	Period	Date (if Period is 'specific date')																												
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Environmental Expenses:		at default																													
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Taxes & Other Senior Liens Paid:		at default																													
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Calculate Get Monthly Cash Flow Get Annual Cash Flow >>Back																															
Loan Information:																															
Loan Type	Comm & Multifam Mtg	Days Past Due	0																												
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0																												
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Performance Level	Seasoned Performing	LTV	100.00%																												
		DSC	1.00x																												

Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.

FIG. 25

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All Loans My Loans Loan Filter Confidentiality & Certification Edit Profile Edit Preferences Log Out																																																																							
Loan Modeling Select performance scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.																																																																							
Extension/Restructure Performance Scenario: Extension/Restructure Based on the assumption provided the value of your loan is estimated to be...																																																																							
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* Yield to Maturity: (e.g. 10 for 10%) 15		* Restructure/Extension Date 09/19/01																																																																					
*New Maturity Date: (maximum 20 years from today) 09/19/05		% of Principal Refinanced (remainder is considered forgiven) 100																																																																					
New Interest Rate (e.g. 10 for 10%) 10																																																																							
*New Amortization Schedule in Years (enter 1000 for interest only) 20																																																																							
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 20%; text-align: center; font-size: small;">Dollar Amount</th> <th style="width: 20%; text-align: center; font-size: small;">Period</th> <th style="width: 30%; text-align: center; font-size: small;">Date (if Period is 'specific date')</th> </tr> </thead> <tbody> <tr> <td>Legal Expenses:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Appraisal Expenses:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Environmental Expenses:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Capital Expenses:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Taxes & Other Senior Liens Paid:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> <tr> <td>Guarantor Recovery:</td> <td><input style="width: 100%;" type="text"/></td> <td style="text-align: center;">at default ▼</td> <td><input style="width: 100%;" type="text"/></td> </tr> </tbody> </table>					Dollar Amount	Period	Date (if Period is 'specific date')	Legal Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>	Appraisal Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>	Environmental Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>	Capital Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>	Taxes & Other Senior Liens Paid:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>	Guarantor Recovery:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>																																								
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Appraisal Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>																																																																				
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Capital Expenses:	<input style="width: 100%;" type="text"/>	at default ▼	<input style="width: 100%;" type="text"/>																																																																				
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Loan Information: <table border="1" style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr> <td style="width: 30%;">Loan Type</td> <td style="width: 30%;">Comm & Multifam Mtg</td> <td style="width: 30%;">Days Past Due</td> <td style="width: 10%;">0</td> </tr> <tr> <td>Documentation</td> <td>Bank Documents</td> <td>Times 30 Days Late Past 12 Months</td> <td>0</td> </tr> <tr> <td>Principal Balance</td> <td>\$5,000,000</td> <td>In Bankruptcy?</td> <td>N</td> </tr> <tr> <td>As of Date</td> <td>---</td> <td>Prepayment Penalty or Lockout?</td> <td>N</td> </tr> <tr> <td>Maturity Date</td> <td>9/19/01</td> <td>Lockout/Yield Maintenance End Date</td> <td>NAP</td> </tr> <tr> <td>State</td> <td>Massachusetts</td> <td>Current or Next Prepayment Penalty</td> <td>NAP</td> </tr> <tr> <td>Location Description</td> <td>Suburb - Excellent</td> <td>Current or Next Penalty End Date</td> <td>NAP</td> </tr> <tr> <td>Monthly P & I Due</td> <td>\$0</td> <td>Recourse?</td> <td>N</td> </tr> <tr> <td>Coupon</td> <td>15.0000%</td> <td>Guarantor/Sponsor Net Worth</td> <td>\$0</td> </tr> <tr> <td>Fixed or Variable</td> <td>Fixed</td> <td>Lien Position</td> <td>First</td> </tr> <tr> <td>Index Used</td> <td>NAP</td> <td>Prior Lien Balance</td> <td>\$0</td> </tr> <tr> <td>Current Index Rate</td> <td>NAP</td> <td>Past Due Taxes</td> <td>\$0</td> </tr> <tr> <td>Margin</td> <td>NAP</td> <td>Collateral Type</td> <td>Land</td> </tr> <tr> <td>Next Change Date</td> <td>NAP</td> <td>Collateral Quality</td> <td>A</td> </tr> <tr> <td>Interest Accrual Method</td> <td>30/360</td> <td>Environmental Issues</td> <td>None</td> </tr> <tr> <td>Performance Level</td> <td>Seasoned Performing</td> <td>LTV</td> <td>100.00%</td> </tr> <tr> <td></td> <td></td> <td>DSC</td> <td>1.00x</td> </tr> </table>				Loan Type	Comm & Multifam Mtg	Days Past Due	0	Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0	Principal Balance	\$5,000,000	In Bankruptcy?	N	As of Date	---	Prepayment Penalty or Lockout?	N	Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP	State	Massachusetts	Current or Next Prepayment Penalty	NAP	Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP	Monthly P & I Due	\$0	Recourse?	N	Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0	Fixed or Variable	Fixed	Lien Position	First	Index Used	NAP	Prior Lien Balance	\$0	Current Index Rate	NAP	Past Due Taxes	\$0	Margin	NAP	Collateral Type	Land	Next Change Date	NAP	Collateral Quality	A	Interest Accrual Method	30/360	Environmental Issues	None	Performance Level	Seasoned Performing	LTV	100.00%			DSC	1.00x
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Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.																																																																							

FIG. 26

Thomas R. Goodwin

REPLACEMENT DRAWING

debt <input checked="" type="checkbox"/>		about us news mark to market research sellers glossary help contact us	
All Loans My Loans Loan Filter Confidentiality & Certification Edit Profile Edit Preferences Log Out			

Loan Modeling

Select performance scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.

Extension/Restructure
Performance Scenario: Extension/Restructure ▼ **85.1 cents on the dollar.**

*=Required Fields

* Yield to Maturity: (e.g. 10 for 10%) 15 * Restructure/Extension Date 09/19/01

*New Maturity Date: (maximum 20 years from today) 09/19/05 % of Principal Refinanced (remainder is considered forgiven) 100

New Interest Rate (e.g. 10 for 10%) 10

*New Amortization Schedule in Years (enter 1000 for interest only) 20

	Dollar Amount	Period	Date (if Period is specific date)
Legal Expenses:		at default ▼	
Appraisal Expenses:		at default ▼	
Environmental Expenses:		at default ▼	
Capital Expenses:		at default ▼	
Taxes & Other Senior Liens Paid:		at default ▼	
Guarantor Recovery:		at default ▼	

Calculate
 Get Monthly Cash Flow
 Get Annual Cash Flow
 >>Back

Loan Information:

Loan Type	Comm & Multifam Mtg	Days Past Due	0
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0
Principal Balance	\$5,000,000	In Bankruptcy?	N
As of Date	---	Prepayment Penalty or Lockout?	N
Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP
State	Massachusetts	Current or Next Prepayment Penalty	NAP
Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP
Monthly P & I Due	\$0	Recourse?	N
Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0
Fixed or Variable	Fixed	Lien Position	First
Index Used	NAP	Prior Lien Balance	\$0
Current Index Rate	NAP	Past Due Taxes	\$0
Margin	NAP	Collateral Type	Land
Next Change Date	NAP	Collateral Quality	A
Interest Accrual Method	30/360	Environmental Issues	None
Performance Level	Seasoned Performing	LTV	100.00%
		DSC	1.00x

Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.

FIG. 27

Thomas R. Goodwin

debtX		about us	news	mark to market	research	sellers	glossary	help	contact us
All Loans	My Loans	Loan Filler	Confidentiality & Certification		Edit Profile	Edit Preferences	Log Out		

Loan Modeling

Select performance scenario, and enter fields as appropriate. Depress the "Calculate" button to display an estimate price for the loan based on the input assumptions.

DPO/Early Payoff

Performance Scenario: DPO/Early Payoff Based on the assumptions provided the value of your loan is estimated to be...

*Required Fields

*Yield to Maturity:
(e.g. 10 for 10%) 15 Default Date, if any

*Override Maturity Date:
(min 6 mos, max 20 years from today) 02/08/02

% of Payment Received Default to Payoff (e.g. 80 for 80%) 80 * DPO/Early Payoff Date 09/27/01

% of Principal Repaid (e.g. 80 for 80%) 85

% of Past Due Interest Paid (e.g. 80 for 80%) 95

	Dollar Amount	Period	Date (if Period is 'specific date')
Legal Expenses:		at default	
Appraisal Expenses:		at default	
Environmental Expenses:		at default	
Capital Expenses:		at default	
Taxes & Other Senior Liens Paid:		at default	
Guarantor Recovery:		at default	

Calculate
Get Monthly Cash Flow
Get Annual Cash Flow
>>Back

Loan Information

Loan Type	Comm & Multifam Mtg	Days Past Due	
Documentation	Bank Documents	Times 30 Days Late Past 12 Months	0
Principal Balance	\$5,000,000	In Bankruptcy?	N
As of Date	---	Prepayment Penalty or Lockout?	N
Maturity Date	9/19/01	Lockout/Yield Maintenance End Date	NAP
State	Massachusetts	Current or Next Prepayment Penalty	NAP
Location Description	Suburb - Excellent	Current or Next Penalty End Date	NAP
Monthly P & I Due	\$0	Recurse?	N
Coupon	15.0000%	Guarantor/Sponsor Net Worth	\$0
Fixed or Variable	Fixed	Lien Position	First
Index Used	NAP	Prior Lien Balance	\$0
Current Index Rate	NAP	Past Due Taxes	\$0
Margin	NAP	Collateral Type	Land
Next Change Date	NAP	Collateral Quality	A
Interest Accrual Method	30/360	Environmental Issues	None
Performance Level	Seasoned Performing	LTV	100.00%
		DSC	1.00x

Please be advised that the value shown is an approximation using assumptions that are not necessarily accurate.

FIG. 28

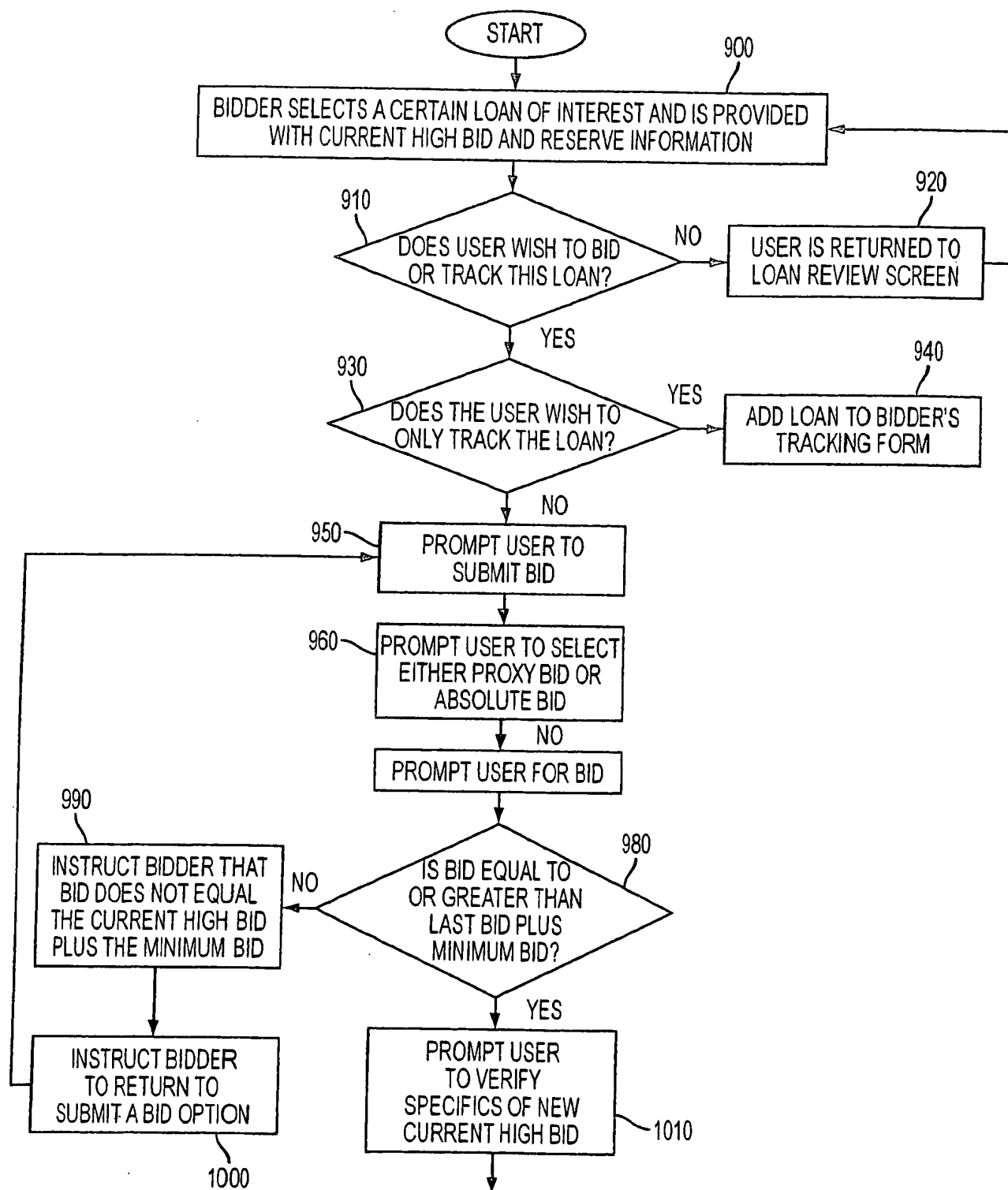
Thomas R. Goodwin

REPLACEMENT DRAWING

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FIG. 29

Thomas R. Goodwin

REPLACEMENT DRAWING**FIG. 30A**

Thomas R. Goodwin

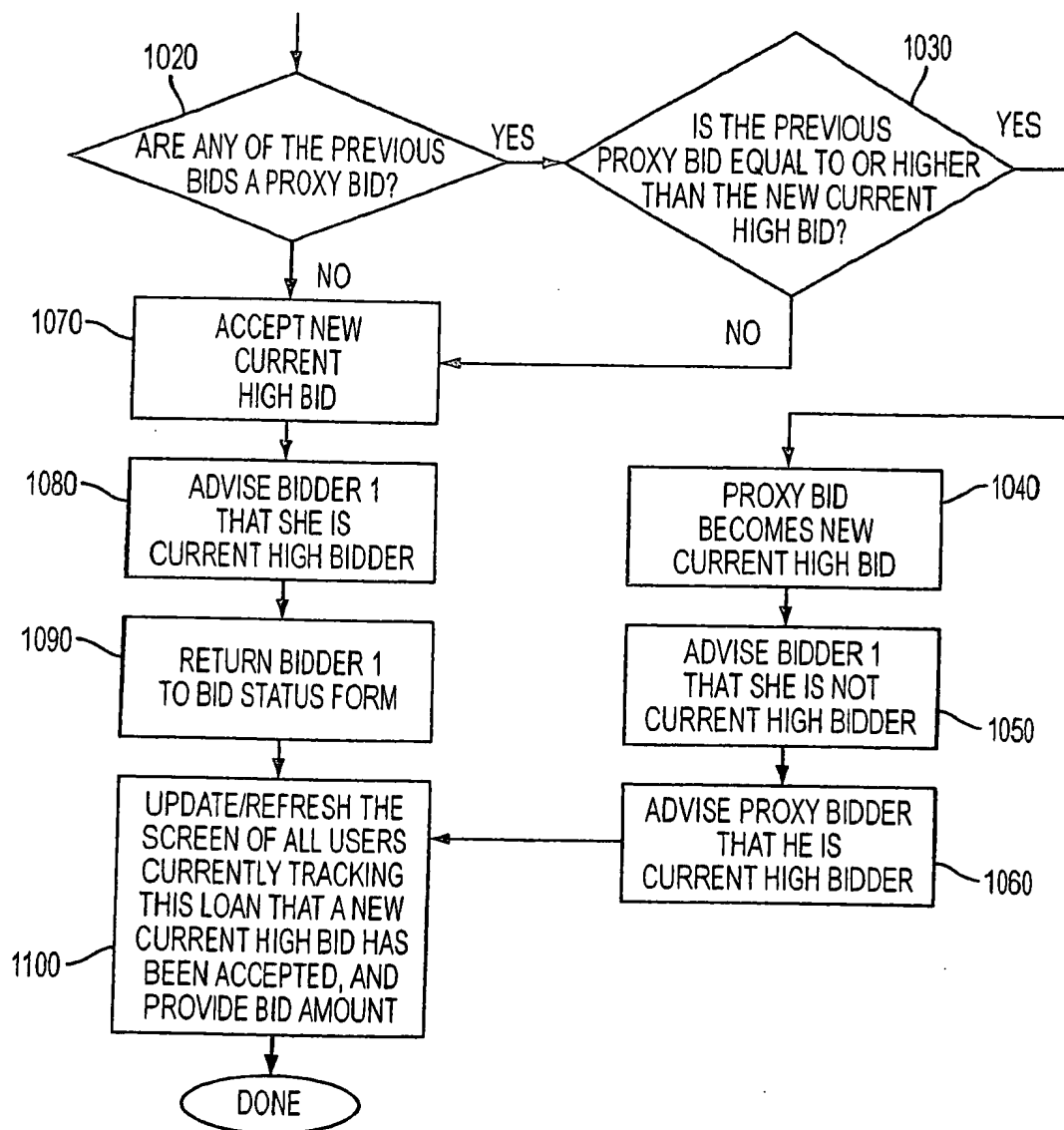
REPLACEMENT DRAWING

FIG. 30B

Thomas R. Goodwin

REPLACEMENT DRAWING

Offerings - Microsoft Internet Explorer

FileEditViewFavoritesToolsHelp

BackForwardStopHomeSearchMedia

Addresshttps://devserv3/search/offerings.asp?name=all&modeGoLinksDebtX AdminTwikiDev3 AdminDev3 Home

debt(X)SearchAll LoansGoAdvanced Search > Request Information > Home

ServicesBuyersSellersPressAbout UsWhat We DoLogout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 11:03 AM

Loans are available individually or in pools. Summary characteristics are shown in the table below.
Click on a link in the Reference column to display loan details.

Available															
My Loans	Reference	Principal Balance	#Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC	WAC %	WAM	Lien Portion	Unfunded	Reserve Price
Save to	demo 100	\$28,282,620	6	Various	Various	Various	2/13/03	Open	NAV	2.31	6.718	12/1/05	First	\$0	Not disclosed
Save to	demo 200	\$8,577,977	1	Restructured	Retail	AK	2/12/03	Open	NAV	1.61	6.250	1/1/04	First	\$0	Not disclosed
Save to	demo aon	\$35,860,597	7	Seasoned Performing	Various	Various	2/13/03	Open	NAV	...	6.610	12/31/05	First	\$0	Not disclosed
Save to	demo sealed	\$240,189,973	6,270	Various	1.4 Family Residential Mortgage	Various	2/12/03	Open	NAV	NAP	3.749	9/25/23	Various	\$0	Not disclosed
Save to	demo sealed	\$29,785,318	1	New Origination	Other	NY	2/3/03	Open	80	1.11	8.300	2/1/10	First	\$0	Not disclosed
My Loans	Reference	Principal Balance	#Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC	WAC %	WAM	Lien Portion	Unfunded	Reserve Price

Download offerings spreadsheet

Back to top

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FIG. 31

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REPLACEMENT DRAWING

Submit a Bid	
<u>Offering demo 100 - Demonstration Portfolio 1</u> 6 Assets - Outstanding balance totaling \$28,282,620	
High bid:	\$28,282,620
Bid increment:	\$25,000
Your bid:	<div><div></div><div>(about)</div></div>
	<div><div>1210</div><div><input checked="" type="radio"/></div><div>Proxy bid</div><div>(about)</div></div> <div><div>1220</div><div><input type="radio"/></div><div>Absolute bid</div><div></div></div>
<input type="checkbox"/> I (bidder1) have read and agree to the <u>Terms of Sale</u> and agree to disclose my <u>Bid Allocation</u> to DebtX.	
<div>Review bid</div>	

FIG. 32

Thomas R. Goodwin

REPLACEMENT DRAWING

Submit a Bid	
Offering demo 200 - Demonstration Portfolio 2 1 Assets - Outstanding balance totaling \$8,577,977	
High bid:	\$9,000,000
Bid increment:	\$25,000
Your bid:	<div><div></div><div>1210 Proxy bid (about)</div><div>1220 Absolute bid (about)</div></div>
<div><input type="checkbox"/> I (bidder2) have read and agree to the Terms of Sale and agree to disclose my Bid Allocation to DebtX.</div>	
Review bid	

FIG. 33

Thomas R. Goodwin

REPLACEMENT DRAWING

Review and Confirm Bid	
Offering demo_100 - Demonstration Portfolio 1 6 Assets - Outstanding balance totaling \$28,282,620	
<ul style="list-style-type: none">• Please confirm that your bid is correct.• This is a proxy bid. <u>(about)</u>• To place your bid, click the "Submit bid" button.	
Your minimum bid:	\$28,225,000 <u>(about)</u>
Your maximum bid:	\$28,250,125 <u>(about)</u>
<div>Submit bid</div>	
<u>Cancel this</u> <u>bid</u>	
By submitting this bid you are agreeing to the <u>Terms of Sale</u> .	

FIG. 34

Thomas R. Goodwin
REPLACEMENT DRAWING

Problem With Your Bid
Offering demo_100 - Demonstration Portfolio 1 6 Assets - Outstanding balance totaling \$28,282,620
<ul style="list-style-type: none">• Your bid is less than the sum of the current high bid plus the bid increment.• Please use the bid form to submit a higher bid.

FIG. 35

Thomas R. Goodwin

REPLACEMENT DRAWING

New Bid Status					
demo_100 - Demonstration Portfolio 1					
• Although your new bid is the high bid in this auction, your new bid is not the winning bid because the Aggregate Offering bid is winning all of the offerings. (why?)					
Your New Bid	Absolute Bid	Winning	High Bid	Proxy Max	Bid Date
	\$28,282,620	No	Yes	Not Applicable	Jan-28-2003 15:15:23 EST
Back to Bid Form					

FIG. 36

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REPLACEMENT DRAWING

DebtX :: English Auction - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media Print

Address: https://devserv3/auction/english.asp?nOfferingID=760 Go Links DebtX Admin Dev3 Admin

debtX Search All Loans (GO) >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder1 1/28/03 3:18 PM

Bid Form: Offering demo 100 - Demonstration Portfolio 1

Auction Status		Related Auctions Status	
Auction Type:	English Forward (about)	Your high bids are colored red	
Auction Opened:	January 15, 2003 09:00:00 EST	Offering	# Bids High Bid
Auction Closes:	January 28, 2003 16:00:00 EST	demo 100	11 \$28,282,620
Extension Time:	2 minutes (about)	demo 200	1 \$8,000,000
Time Remaining:	41 - minutes	Total	12 \$36,282,620
High Bid:	\$28,282,620	Aggregate Offering	\$36,800,000
Bid Increment:	\$25,000	Overall Auction Status	
Number Bids:	11	Aggregate Offering bid is winning	(why?)
Reserve Price:	None		

- This offering is part of an Aggregate Offering. (about)
- Currently, the Aggregate Offering bid is winning. (why?)
- Status of Related Auctions is shown in the panel on the right.

Your Best Bid Status

Your Best Bid	Absolute Bid	Winning	High Bid	Proxy Max	Bid Date
	\$28,282,620	No*	Yes	Not Applicable	Jan-28-2003 15:15:23 EST

*Although your best bid is the high bid in this auction, your best bid is not the winning bid because the Aggregate Offering bid is winning all of the offerings. (why?)

Display Your Bid History

Submid a Bid

Offering demo 100 - Demonstration Portfolio 1
6 Assets - Outstanding balance totaling \$28,282,620

High bid: \$28,282,620

Bid increment: \$25,000

Your bid: (about)

☒ Proxy bid (about)

☐ Absolute bid

☐ I (bidder1) have read and agree to the Terms of Sale and agree to disclose my Bid Allocation to DebtX.

Questions?

- What is a Proxy bid?
- What is an Absolute bid?
- What is an Aggregate Offering?
- What is a Reserve Price?
- Why isn't my bid being accepted?
- Why isn't my bid winning?
- Why did my bid increase by more than the bid increment?
- How do individual and Aggregate offering bids interact?
- Can I change my proxy bid?
- Who wins if there is a tie in bidding?
- When does extended time end?

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FIG. 37

Thomas R. Goodwin

REPLACEMENT DRAWING

1230

DebtX :: English Auction - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media

Address <https://devserv3/auction/english.asp?nOfferingID=208> Go Links DebtX Admin Twinkl Dev3 Admin

debtX Search All Loans (GO) >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 10:23 AM

Bid Form: Offering demo aon - All or None Demonstration

Auction Status		Related Auctions Status	
Auction Type:	English Forward (about)	Your high bids are colored red	
Auction Opened:	January 15, 2003 09:00:00 EST	Offering	# Bids High Bid
Auction Closes:	February 13, 2003 10:30:00 EST	demo 100	13 \$28,800,000
Extension Time:	2 minutes (about)	demo 200	5 \$8,000,000
Time Remaining:	6 minutes 58 seconds	Total	18 \$37,600,000
High Bid:	\$37,600,000	Aggregate Offering	
Bid Increment:	\$50,000	demo aon	7 \$37,600,000
Number Bids:	7	Overall Auction Status	
Reserve Price:	None	Aggregate Offering bid is winning (why?)	
<ul style="list-style-type: none"> This offering is an Aggregate Offering. (about) Currently, the Aggregate Offering bid is winning. (why?) Status of Related Auctions is shown in the panel on the right. 			

Your Best Bid Status

- You have not bid on this offering.

Submit a Bid

Offering demo aon - All or None Demonstration
7 Assets - Outstanding balance totaling \$36,860,597

High bid: \$37,600,000
Bid increment: \$50,000
Your bid: (about)

☐ Proxy bid (about)
☐ Absolute bid

☐ I (bidder3) have read and agree to the Terms of Sale and agree to disclose my Bid Allocation to DebtX.

Questions?

- What is a Proxy bid?
- What is an Absolute bid?
- What is an Aggregate Offering?
- What is a Reserve Price?
- Why isn't my bid being accepted?
- Why isn't my bid winning?
- Why did my bid increase by more than the bid increment?
- How do individual and aggregate offering bids interact?
- Can I change my proxy bid?
- Who wins if there is a tie in bidding?
- When does extended time end?

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FIG. 38

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REPLACEMENT DRAWING

1230

DebtX :: English Auction - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media Print

Address: https://devserv3/auction/english.asp?nOfferingID=208 Go Links DebtX Admin Twiki Dev3 Admin

debt(X) Search All Loans (GO) >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 10:24 AM

Bid Form Offering demo.aon - All or None Demonstration

Auction Status		Related Auction Status	
Auction Types:	English Forward (about)	Your high bids are colored red	
Auction Opened:	January 15, 2003 09:00:00 EST	Offering	# Bids
Auction Closes:	February 13, 2003 10:30:00 EST	demo.100	14
Extension Time:	2 minutes (about)	demo.200	5
Time Remaining:	5 minutes 26 seconds	Total	19
High Bid:	\$38,000,000	Aggregate Offering	\$37,700,000
Bid Increment:	\$50,000	demo.aon	10 \$38,000,000
Number Bids:	10	Overall Auction Status	
Reserve Price:	None	Aggregate Offering	
<ul style="list-style-type: none"> This offering is an Aggregate Offering. (about) Currently, the Aggregate Offering bid is winning. (why?) Status of Related Auctions is shown in the panel on the right. (why?) 		Aggregate Offering bid is winning (why?)	

Your Best Bid Status

- You have not bid on this offering.

Submit a Bid

Offering demo.aon - All or None Demonstration
7 Assets - Outstanding balance totaling \$36,860,597

High bid: \$38,000,000
Bid increment: \$50,000
Your bid: (about)

☐ Proxy bid (about)
☐ Absolute bid (about)

☐ I (bidder3) have read and agree to the Terms of Sale and agree to disclose my Bid Allocation to DebtX.

Questions?

- What is a Proxy bid?
- What is an Absolute bid?
- What is an Aggregate Offering?
- What is a Reserve Price?
- Why isn't my bid being accepted?
- Why isn't my bid winning?
- Why did my bid increase by more than the bid increment?
- How do individual and aggregate offering bids interact?
- Can I change my proxy bid?
- Who wins if there is a tie in bidding?
- When does extended time end?

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FIG. 39

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REPLACEMENT DRAWING

Offerings - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media Print

Address <https://devserv3/search/offerings.asp?name=all&mode> Go Links DebtX Admin Twiki Dev3 Admin Dev3 Home >>

debt(X) Search All Loans GO >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 11:03 AM

Loans are available individually or in pools. Summary characteristics are shown in the table below.
Click on a link in the Reference column to display loan details.

Available															
My Loans	Reference	Principal Balance	#Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC %	WAC %	WAM	Lien Position	Unfunded	Reserve Price
Save to	demo 100	\$28,282,620	6	Various	Various	Various	2/13/03	Open	NAV	2.31	8.718	12/1/05	First	\$0	Not disclosed
Save to	demo 200	\$8,577,977	1	Restructured	Retail	AK	2/13/03	Open	NAV	1.61	8.250	1/1/04	First	\$0	Not disclosed
Save to	demo aon	\$35,860,597	7	Seasoned Performing	Various	Various	2/13/03	Open	NAV	...	8.310	12/31/05	First	\$0	Not disclosed
Save to	demo sealed	\$240,189,973	6,270	Various	1-4 Family Residential Mortgage	Various	2/12/03	Open	NAV	NAP	8.749	9/25/23	Various	\$0	Not disclosed
Save to	demo sealed	\$29,785,318	1	New Origination	Other	NY	2/3/03	Open	80	1.11	8.300	2/1/10	First	\$0	Not disclosed
My Loans	Reference	Principal Balance	#Lns	Performance Level	Type	Location	Bid Date	Status	LTV %	DSC %	WAC %	WAM	Lien Position	Unfunded	Reserve Price

[Back to top](#)

[Download offerings spreadsheet](#)

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FIG. 40

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REPLACEMENT DRAWING

1320

debtX - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media

Address <https://devserv3/search/aggdetails.asp?nOfferingID=2> Go Links DebtX Admin Twiki Dev3 Admin Dev3 Home

debtX Search All Loans GO >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 10:32 AM

demo_aon: All or None Demonstration - 7 loans totaling \$36,860,597

SPONSORED BY: debtX

[Back to Offering List](#)

Offering Overview

This is an Aggregate Offering established to demonstrate the All or None English auction functionality.

Bid Close	2/13/03 10:30 EST	Status	Open
Reserve	Undisclosed	Auction	English
Sponsor	DebtX	Sale	Whole Loan
Servicing	Released	Currency	US Dollars
WAC	8.610%	WALTV	NAV
WAM	12/31/05	WADSC	—
# Loans	7	Location	Various
Lien Pos.	First	Unfunded	\$0
Performance	Seasoned Performing		
Type	Various		
Balance	\$36,860,597		

Reference	Principal Balance	# Lns	Performance Level	Type	Location	LTV %	DSC %	Coupon %	Maturity	Lien Position
demo 100	\$28,282,620	6	Various	Various	Various	NAV	2.31	8.718	12/1/05	First
demo 200	\$8,577,977	1	Restructured	Retail	AK	NAV	1.61	8.250	1/1/04	First

1350 1340

[Terms and Conditions](#) [Excel Summary](#)

[Save to "My Loans"](#) [Bid on this Asset](#)

The above information is not intended as an offer to sell, or the solicitation of an offer to buy any securities. An offer is made only via receipt of complete loan documentation.

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FIG. 41

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REPLACEMENT DRAWING

1330

DebtX - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Media

Address <https://devserv3/search/details.asp?nOfferingID=7808> Go Links DebtX Admin Twiki Dev3 Admin Dev3 Home Faq >>

debtX Search All Loans GO >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder3 2/13/03 10:20 AM

demo_100: Demonstration Portfolio 1 - 6 loans totaling \$28,282,620

SPONSORED BY: debtX

[Back to Offering List](#)

Offering Overview
This offering is for demonstration purposes only. It includes 6 performing loans with a combined \$28.3MM principal balance. Collateral includes retail, industrial and office properties located in AK, GA, CT, NY and FL.

Bid Close	2/13/03 10:30 EST	Status	Open
Reserve	Undisclosed	Auction	English
Sponsor	DebtX	Sale	Whole Loan
Servicing	Released	Currency	US Dollars
WAC	8.718%	WALTV	NAV
WAM	12/1/05	WADSC	2.31
# Loans	6	Location	Various
Lien Pos.	First	Unfunded	\$0
Perf. Lvl.	Various		
Type	Various		
Balance	\$28,282,620		

[Terms and Conditions](#) [Excel Summary](#)

[Save to "My Loans"](#) [Bid on this Offering](#)

Loan 1 of 6 [Next>](#)

Outstanding Balance: \$8,577,977 - Shopping Center

Loan Structure	Term	Date of Last Payment	—
Original Balance	\$13,300,000	Location	Alaska
Original Funding	9/10/86	Primary SS/Tax ID	111-22-3333
Performance Level	Various	Secondary SS/Tax ID	—
Maturity Date	1/1/04	Average FICO Score	800
Coupon	8.2500%	Guarantor Net Worth	\$1,000,000
Index	NAV		
Margin	NAP		
Next Adjustment	3/3/02		

[Loan Narrative](#) [Documentation](#) [Quick Price](#)

[Description:](#) —

[More Pictures](#) [Maps](#)

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FIG. 42

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REPLACEMENT DRAWING

Related Auctions Status		
Your high bids are colored red		
Offering	# Bids	High Bid
demo 100	11	\$28,282,620
demo 200	1	\$8,000,000
Total	12	\$36,282,620
Aggregate Offering		
demo aon	4	\$36,800,000
Overall Auction Status		
Aggregate Offering bid is winning (why?)		

FIG. 43

Thomas R. Goodwin

REPLACEMENT DRAWING

DebtX :: English Auction - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://devserv3/auction/english.asp?nOfferingID=780> Go Links DebtX Admin Dev3 Admin

debt(X) Search All Loans (GO) >Advanced Search > Request Information > Home

Services Buyers Sellers Press About Us What We Do >Logout > All Loans > My Loans > Profile

You are logged in as bidder1 1/28/03 3:18 PM

Bid Form: Offering demo 100 - Demonstration Portfolio 1

Auction Status

Auction Type:	English Forward	(about)
Auction Opened:	January 15, 2003 09:00:00 EST	
Auction Closes:	January 28, 2003 16:00:00 EST	
Extension Time:	2 minutes	(about)
Time Remaining:	41 + minutes	
High Bid:	\$28,282,620	Number Bids: 11
Bid Increment:	\$25,000	Reserve Price: None

• This offering is part of an Aggregate Offering. (about)
 • Currently, the Aggregate Offering bid is winning. (why?)
 • Status of Related Auctions is shown in the panel on the right.

Related Auctions Status

Your high bids are colored red

Offering	# Bids	High Bid
demo 100	11	\$28,282,620
demo 200	1	\$8,000,000
Total	12	\$36,282,620

Aggregate Offering
demo 200 \$36,800,000
Overall Auction Status
Aggregate Offering
bid is winning (why?)

Your Best Bid Status

Your Best Bid	Absolute Bid	Winning	High Bid	Proxy Max	Bid Date
	\$28,282,620	No*	Yes	Not Applicable	Jan-28-2003 15:15:23 EST

*Although your best bid is the high bid in this auction, your best bid is not the winning bid because the Aggregate Offering bid is winning all of the offerings. (why?)

Display Your Bid History

Submit a Bid

Offering demo 100 - Demonstration Portfolio 1
6 Assets - Outstanding balance totaling \$28,282,620

High bid: \$28,282,620

Bid increment: \$25,000

Your bid: (about)

☒ Proxy bid (about)
☐ Absolute bid

☐ I (bidder1) have read and agree to the Terms of Sale and agree to disclose my Bid Allocation to DebtX.

Questions?

- What is a Proxy bid?
- What is an Absolute bid?
- What is an Aggregate Offering?
- What is a Reserve Price?
- Why isn't my bid being accepted?
- Why isn't my bid winning?
- Why did my bid increase by more than the bid increment?
- How do individual and aggregate offering bids interact?
- Can I change my proxy bid?
- Who wins if there is a tie in bidding?
- When does extended time end?

Services Buyers Sellers Press About Us What We Do

FIG. 44

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REPLACEMENT DRAWING

1520	Auction Status			
1530	Auction Type:	English Forward		(about)
1540	Auction Opened:	January 15, 2003 09:00:00 EST		
1550	Auction Closes:	January 28, 2003 16:00:00 EST		
1560	Extension Time:	2 minutes		(about)
	Time Remaining:	41 + minutes	1580	
	High Bid:	\$28,282,620	1600	
1570			Number Bids:	11
	Bid Increment:	\$25,000	Reserve Price:	None
1590	• This offering is part of an Aggregate Offering.			
1610	• Currently, the Aggregate Offering bid is winning.			
1620	• Status of Related Auctions is shown in the panel on the right.			
1630				

1510

FIG. 45

Thomas R. Goodwin

REPLACEMENT DRAWING

1650 Your Best Bid Status 1670 1680					
1640 Your Best Bid	Absolute Bid	Winning	High Bid	Proxy Max	1690 Bid Date
	\$28,282,620	No*	Yes	Not Applicable	1695 Jan-28-2003 15:15:23 EST
1660 *Although your best bid is the high bid in this auction, your best bid is not the winning bid because the Aggregate Offering bid is winning all of the offerings. (why?) 1502					

1503 Display Your Bid History

FIG. 46

Thomas R. Goodwin

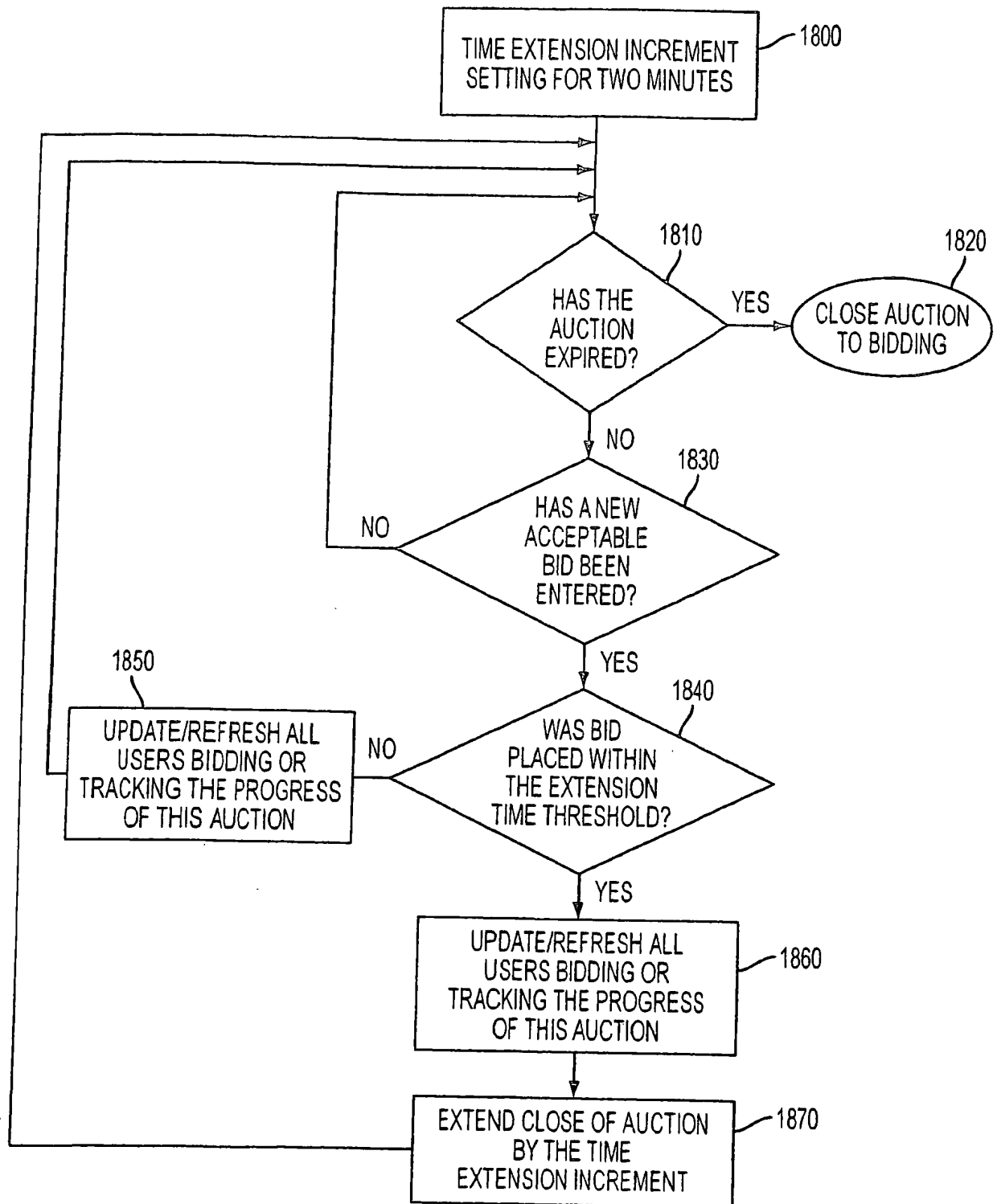
REPLACEMENT DRAWING

Your Best Bid Status					
Your Best Bid	Absolute Bid	Winning	High Bid	Proxy Max	Bid Date
	\$28,282,620	No*	Yes	Not Applicable	Jan-28-2003 15:15:23 EST
*Although your best bid is the high bid in this auction, your best bid is not the winning bid because the Aggregate Offering bid is winning all of the offerings. (why?)					

Your Bid History		
Proxy or Absolute	Bid Amount	Bid Date
Absolute	\$28,282,620	Jan-28-2003 15:15:23 EST
Proxy	\$28,250,125	Jan-28-2003 15:07:39 EST
Proxy	\$28,200,000	Jan-15-2003 15:03:54 EST
Proxy	\$27,000,000	Jan-15-2003 15:03:29 EST
Proxy	\$20,000,000	Jan-15-2003 14:55:40 EST

FIG. 47

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REPLACEMENT DRAWING**FIG. 48**

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REPLACEMENT DRAWING

debt(X)						
1930						
Logout Main						
(This page will automatically reload every 15 seconds)						
1900	1910	1920	Auction Monitor Demonstration		1940	1950 1960
Reference #	High Bidder	Bid Type	Current Bid	Bid Time	Bid Count	Reserve Price
<u>demo 100</u>	Jakubowski, Bill	Absolute	\$28,282,620	1/28/03 3:15:23 PM	11	Not specified
<u>demo 200</u>	Jakubowski, Bill	Absolute	\$8,000,000	1/15/03 3:02:08 PM	1	Not specified
Totals			\$36,282,620		12	NAP
Aggregate Offering (All or None)						
<u>demo aon</u>	Jakubowski, Bill	Absolute	\$36,800,000	1/15/03 3:05:53 PM	4	Not specified

FIG. 49

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REPLACEMENT DRAWING

1965

Offering Bid History
demo_100

1970 Bid ID	1975 User	1980 Login Name	1985 Type	1990 Amount	1995 Time Submitted
1731	Jakubowski, Bill	bidder 1	Absolute	\$28,282,620	1/28/03 3:15:23 PM
1729	Jakubowski, Bill	bidder 1	Proxy	\$28,250,125	1/28/03 3:07:39 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$28,250,125	1/28/03 3:07:39 PM
1725	Jakubowski, Bill	bidder 1	Proxy	\$28,200,000	1/15/03 3:03:54 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$28,200,000	1/15/03 3:05:53 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$27,025,000	1/15/03 3:03:55 PM
1722	Jakubowski, Bill	bidder 1	Proxy	\$27,000,000	1/15/03 3:03:29 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$27,000,000	1/15/03 3:03:30 PM
1713	Jakubowski, Bill	bidder 2	Proxy	\$15,000,000	1/15/03 2:59:19 PM
	Jakubowski, Bill	bidder 2	Proxy Generated	\$15,000,000	1/15/03 2:59:19 PM
1711	Jakubowski, Bill	bidder 2	Absolute	\$5,000,000	1/15/03 2:57:34 PM
1709	Jakubowski, Bill	bidder 1	Proxy	\$20,000,000	1/15/03 2:55:40 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$20,000,000	1/15/03 3:00:21 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$15,025,000	1/15/03 2:59:19 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$5,025,000	1/15/03 2:57:34 PM
	Jakubowski, Bill	bidder 1	Proxy Generated	\$25,000	1/15/03 2:58:40 PM

FIG. 50

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REPLACEMENT DRAWING

Offering demo_100 - Microsoft Internet Explorer

Save Data Terms & Conditions Bid Activity Go to Engagement

General Auction Security Document Pricing Loans Trade Data Excel Summary

Reserve Price Type: Dollar Amount Index: NAP

Reserve Price: Disclose Reserve? ☐ Yes ☒ NO

Bid Type: English Bid Open Date: 1/15/2003 Time: 9:00 AM

Bid Verification Ceiling: 200.00% Bid Closing Date: 1/28/2003 Time: 4:00 PM

English Auction Settings

Bid Increment (English): \$25,000 Allow Proxy Bidding: ☒ Yes ☐ NO

Minimum Bid: \$25,000 Extension Date/Time: 1/28/03 4:00 PM

Extension Increment (minutes): 2 Extension Threshold (minutes): 2

Local Intranet

FIG. 51

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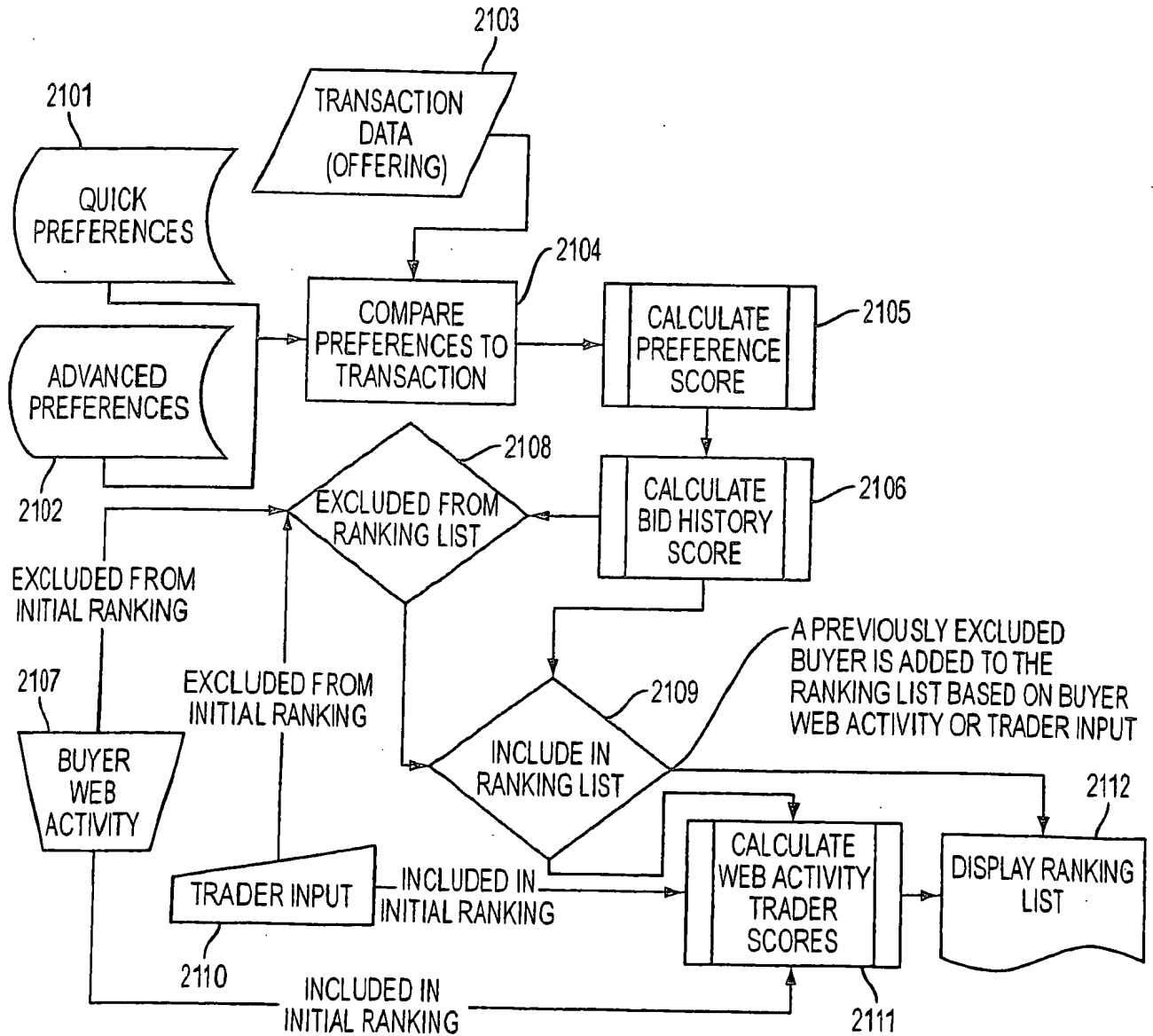
REPLACEMENT DRAWING

FIG. 52

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REPLACEMENT DRAWING

3010	3020	debtx 1835 Phoenix S... Reserve: 96.9 Ask: 97.3			debtx 1836 Northson C... Reserve: 96.9 Ask: 97.3			debtx 1838 Peter Bruc... Reserve: 106.5 Ask: 103.5			debtx 1841 FHK Jacks... Reserve: 100.0 Ask: 104.0			debtx 1844 Macomb A... Reserve: 100.0 Ask: 98.0		
3030	3060	I			x			⊗			⊗			x		
3040	3070	Buyer 1			Buyer 2			Buyer n								
3050		Price Talk: 92-96 Hits: 4			Price Talk: 97-98 Hits: 9			Price Talk: 103-104 Hits: 12			Price Talk: 102-104 Hits: 14			Price Talk: 97-99 Hits: 14		
		DL			DL			DL			DL			DL		
		Docs: Y			Docs: Y			Docs: Y			Docs: Y			Docs: Y		
		Interested			Indicative Bid Expected			Bid Expected			Bid Expected			Indicative Bid Expected		
		Price Talk: --- Hits: 1			Price Talk: --- Hits: 0			Price Talk: 104-104 Hits: 10			Price Talk: 104-106 Hits: 25			Price Talk: --- Hits: 0		
		BH			BH			WJ			WJ			BH		
		Docs: N			Docs: N			Docs: Y			Docs: Y			Docs: N		
		Not a Target			Not a Target			Bid Expected			High Bid Expected			Not a Target		
		Price Talk: 97-99 Hits: 15			Price Talk: 97-99 Hits: 10			Price Talk: 103-104 Hits: 14			Price Talk: 103-105 Hits: 18			Price Talk: 97-97 Hits: 9		
		DL			DL			DL			DL			DL		
		Docs: Y			Docs: Y			Docs: Y			Docs: Y			Docs: Y		
		Competitive Bid Expected			Bid Expected			Bid Expected			Competitive Bid Expected			Indicative Bid Submitted		

FIG. 53

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REPLACEMENT DRAWING

Trading Desk - Microsoft Internet Explorer

Current Buyer: Olsen, John

Current Transaction: debtx_1841 - Johnson Partners

SPONSORED BY debtx

Item 1 of 1

Outstanding Balance: \$5,492,908 - FHK Jackson Partners

Offering Overview

This is a single performing note with a \$5.5MM principal balance, a 7.550% interest rate, monthly payments of \$55M and a 12/15/16 maturity date. The note is secured by a 63M sq retail property located in Johnson, California. The property is 100% occupied by the credit rated Supermarket.

Deal Points

1. Par reserve, should trade at premium
2. DSCR @ 6.5% = 1.47x on 25yr Am
3. Supermarket is privately held with 105 stores in CA, NV, AZ, and NM

3110

3111

3108

3107

3100

3101

3104

3103

3105

3106

Buyer Ranking

Company Name	Contact	Last Rec'd	Last Attempt	Auth	ASR	Docs	Hits	Tier	Rank	Score	Status
Mortgage Investors, Inc.	Olsen, John	9/24/03	9/24/03	Y	Y	N	2	1	1	83.75	High Bid Expected
States Savings Bank, FSB	Jones, Greg	9/25/03	9/25/03	Y	Y	N	1	2	2	79.51	Competitive Bid Expected
Carriage Bank	Manner, Jim	9/23/03	9/23/03	Y	Y	N	0	2	3	70.00	Competitive Bid Expected
Bank of Johnson	Shuster, Kevin			Y	Y	N	0	2	3	70.00	Competitive Bid Expected
Imperial Bank	Thomas, Darin			Y	Y	N	1	2	4	69.98	Competitive Bid Expected
Santa Rosa Savings	Bonner, Paul			Y	Y	N	0	3	5	64.93	Interested
Atlantic Bank Group	LeClaire, Jim			Y	Y	N	0	3	6	64.91	Interested
TOH Capital Corp.	Borgman, Kristen			Y	Y	N	0	3	7	64.87	Interested
First Western National...	Ironweed, Chris	9/18/03	9/18/03	Y	Y	N	0	3	8	64.43	Interested
Gulf Coast Financial S...	Partridge, David	9/23/03	9/23/03	Y	Y	N	2	3	9	64.32	Interested
Brookline Investment Co.	Darwin, Charles			Y	Y	N	0	4	10	57.29	Considering
Capital First Bank	Campbell, Jed			Y	Y	N	0	4	11	57.25	Considering
North-West Bank	Wilson, Geraldina			Y	Y	N	0	4	12	57.21	Considering
Republic Bancorp	Burger, Joe	9/24/03	9/24/03	Y	Y	N	0	4	13	57.21	Considering
Capital Market Bank	King, Jim			Y	Y	N	0	4	14	56.95	Considering
Regal West Bank	Williams, Richard			Y	Y	N	0	4	15	56.91	Considering
Mortgage Acquisition, ...	Buckster, John			Y	Y	N	0	4	16	55.46	Target
Capital Exchange Bank	Miriam, Edward			Y	Y	N	0	4	17	55.24	Target
The Mortgage Corporation	Goodman, John	9/23/03	9/23/03	Y	Y	N	0	4	18	55.09	Target
Southwest, Inc.	Nunan, Terrence			Y	Y	N	0	4	19	53.06	Target
Palm Tree Capital	Nielsen, George			Y	Y	N	2	4	20	53.83	Target
Valley Capital LLC	Wilson, Daniel			Y	Y	N	0	4	21	53.79	Target
Gulf Coastal Investmen...	Farbanks, Douglas			Y	Y	N	0	4	22	53.32	Pass
Mid-City Bank	Lewis, Jerry	9/23/03	9/23/03	Y	Y	N	3	4	23	52.00	Pass
Redwood Bank	McNamara, John			Y	Y	N	0	4	23	52.00	Pass

3102

Done

Local Intranet

FIG. 54

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REPLACEMENT DRAWING

Trading Desk - Microsoft Internet Explorer

Transaction View | Buyer View | Bid Monitor | Select Buyer | Current Buyer: Olufsen, John

Current Transaction: debtx_1841 - Johnson Partners

Save Data | Quick Preferences | Advanced Preferences

Contact Info | Qualitative Info | Account | Groups | E-mail Notification | Associations

Title: Mr. [] Company: Mortgage Investors, Inc.
 First Name: John Address 1: 5250 East 58th Street
 Last Name: Olufsen Address 2: []
 Salutation: Jack City: Los Angeles
 E-mail: jolufsen@mortgageinvestco State: California
 Phone: 213-655-8000 ext.3407 Postal Code: 90012
 Mobile: 213-655-3688 Country: United States
 Alt. Phone: [] Fax: 213-655-8001
 UserName: jolufsen Trader: []

Interested in West Coast CRE
 Characters Remaining: 227

3202
 Bids Won: 51
 Winning %: 29
 % of Winning Bid: 57%
 Docs Purchased: 94%
 Last Bid Date: 6/17/2003

3204
 John Olufsen Trad Status for debtx_1841
 High Bid Expected
 Set by Bill Jakubowski
 11/19/03 10:40 AM

3205
 Current Transaction: All Transactions
 Refresh Add Edit Delete Export to Excel

Offering	Date	Time	By	Type	Comments
various	9/24/03	4:32 PM	BH	Call Completed	BMW passed on Alima...
various	9/24/03	1:44 PM	BH	Left Message	Left general msg.
debtx_1822	9/16/03	8:49 AM	BH	Left Message	Left msg on Goldman.
various	9/9/03	3:26 PM	BH	Call Completed	Pass on Knart. Wou...
various	9/4/03	4:47 PM	BH	Call Completed	Discussed (K-mart, U...
various	8/20/03	9:51 AM	BH	Call Completed	Particular interest...
various	7/30/03	5:34 PM	BH	Left Message	About...
various	7/16/03	9:17 AM	BH	Call Completed	Only
debtx_1777	7/7/03	12:50 PM	BH	Call Completed	Said borrower was a...
debtx_1775	6/24/03	1:36 PM	BH	Call Received	Should have a numbe...
various	6/24/03	1:30 PM	BH	Call Completed	on what you should
various	6/5/03	11:03 AM	BH	Left Message	

3206
 Buyer Transaction Rankings

Transaction ID	Transaction Name	Transaction Status	Lead Trader	ASR	Docs	Hits	Rank	Status	Record Owner
debtx_1824	Night & Day	Open	DL	Y	N	1	31	Interested	BJ
debtx_1825	Momentum Inc.	Open	DL	Y	N	1	6	Considering	BH
debtx_1826	Big Oil	Open	DL	Y	N	1	3	Considering	BH
debtx_1835	Phoenix Shelby Industrial 3, LLC	Open	DL	N	N	1	5	Considering	BH
debtx_1836	Northman Company, Inc.	Open	DL	N	N	1	3	Considering	BH
debtx_1838	Peter Bruce Ltd, Inc	Open	DL	N	N	1	3	Considering	BH
debtx_1841	Johnson Partners	Open	DL	N	N	2	1	High Bid Expected	BJ
debtx_1844	Michem Associates	Open	DL	N	N	2	3	Considering	BH
debtx_1847	Daniel A. Lewis	Open	DL	N	N	0	41	Target	BJ
debtx_1848	Pleasure Boat and Yacht Loan Pool	Open	MN	Y	N	1	16	Target	BJ
debtx_1849	Jack Jones	Open		Y	N	4	5	Considering	BH
debtx_1850	Paul's Estate Winery	Open		Y	N	1	4	Considering	BH
debtx_1851	Patrick PaulPHP	Open		Y	N	1	4	Considering	BH
debtx_1852	Three Rivers Estates	Open		Y	N	1	4	Considering	BH
debtx_1853	CPE/Business Loan Pool	Open		Y	N	1	4	Considering	BH
debtx_1854	Residential Loan Pool	Open		Y	N	1	4	Considering	BH
debtx_1862	ACC Assoc., LLC & PMMI, Inc.	Open		N	N	0	5	Considering	BH
GOL005	Star Restaurants, Inc.	In Process		N	N	0	0	Target	BJ
GOL006	SMJ, Inc., SMG Real Estate, LLC...	In Process		N	N	0	0	Target	BJ
debtx_1715	Railsson Peachtree	In Process		N	N	0	0	Target	BJ
debtx_1788	Emmes Real Estate	Pending		N	N	2	12	Target	BJ
debtx_1789	E. Paul Corporation Recyclers	Pending		N	N	1	5	Pass	BJ
debtx_1790	Winco Air LLC	Pending		Y	Y	5	1	Pass	BJ

3207
 Export to Excel

3208
 Done

3209
 Export to Excel

3210
 Export to Excel

3211
 Export to Excel

3212
 Export to Excel

Local Intranet

FIG. 55